RECORD AND RETURN TO:
Mitchell A. Watts, Attorney
2400 Crestmoor Road #102
Nashville, TN 37215

**Prepared by:**
**Realty Title & Escrow Company, Inc.**
**383 Johnny Cash Parkway, Suite 140**
**Hendersonville, Tn 37075**
**File No. 05-0402-61257**

**STATE OF TENNESSEE**
**COUNTY OF SUMNER**
**The actual consideration or value, whichever is greater, for this transfer is $ 51,000.00.**

Affiant

**Subscribed and sworn to before me, this ~~27th~~ 4th day of ~~February,~~ 2004.**

**Notary Public**
**My commission expires:** 10-12-04

Davidson County DEEDWARR
Recvd: 03/08/04 09:23 2pgs
Fees:13.00 Taxes:188.70
20040308-0025917

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

| Address of New Owner: | Send Tax Bills to: | Tax Information |
|---|---|---|
| Michael Gallagher<br>815 Stockell St.<br>Nashville, TN 37207 | SAME | 082-07-0-076 |

## SPECIAL WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Accredited Home Lenders, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Michael Gallagher and wife, Bente Gallagher, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

Land in Davidson County, Tennessee, Being Lot No. 72 of the plan of V.S. Lindsley's Addition to Edgefield, now East Nashville, of Record in Plat Book 57, Page 25, said Register's Office, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Accredited Home Lenders, by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, dated 10/29/2003, recorded 12/23/2003 in Instrument No. 20031223-0182237, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 815 Stockell St., Nashville, TN 37207

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out, but such covenants exist only to the extent of any claims arising by, through or under the Grantors. Grantors hereby covenant with Grantees that Grantors will forever defend Grantees against claims of all persons claiming by, through or under Grantors, but no further or otherwise.

Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand this 24th day of February, 2004.

Accredited Home Lenders

By: _____

Its: Asst Vice President

STATE OF California

COUNTY OF San Diego

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, T. Mullin, with whom I am personally acquainted, and who acknowledged that he/she executed the within instrument for the purposes therein contained, and who further acknowledged that he/she is the Asst. Vice President of Accredited Home Lenders, the within named bargainor, and that he/she is authorized by Accredited Home Lenders to execute this instrument on its behalf.

Witness my hand in San Diego, CA, this 24th day of February, 2004.
(City) (State)

SUSAN MARY DONLON
COMM. # 1399010
NOTARY PUBLIC-CALIFORNIA
SAN DIEGO COUNTY
COMM. EXP. FEB. 8, 2007

_____
Notary Public

My Commission expires: February 8, 2007