48A

This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

Davidson County DEEDWARR
Recvd: 06/30/04 10:29 3pgs
Fees:18.00 Taxes:283.05
20040630-0077588

ADDRESS NEW OWNER:
Heather D. Bellgradt
4805 Catskill Drive
Old Hickory, Tennessee 37138

SEND TAX BILL TO:
Mortgagee

MAP **065-09-0**
GROUP
PARCEL **146.00**

MORTGAGEE:
Professional Mortgage Group, Inc.
P.O. Box 10189
Murfreesboro, Tennessee 37129

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Cathy J. Pardue, unmarried** hereinafter called the Grantor, has bargained and sold, and by these presents, does transfer and convey unto **Heather D. Bellgradt, unmarried**, hereinafter called the Grantee, her heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 409B, Zone lot Division, Lot No. 409, Sherwood Forest, Section 4, of record in Plat Book 5190, pag 779, amending Plat Book 4460, page 183, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Cathy J. Pardue, unmarried by deed from Ronnie W. Smith, Jr. and wife, Dawn Smith dated September 26, 1997, of record in Book 10643. page 855, Register's Office for Davidson County, Tennessee.

This is improved property known as 4805 Catskill Drive, Old Hickory, Tennessee 37138.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2004, a lien not yet due and payable. Map 065-09-0, Parcel 146.00. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2004 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in instruments of record in Book 4704, page 448, Book 4762, page 328; Book 6115, page 34, book 6162, page 181 , Book 4460,page 183 and amended in Book 5190, page 779, said Register's Office, and to which instrument reference is here made for the complete and exact terms, details and requirements thereof.

3. Subject to a utility easement as set forth in an instrument of record in Deed Book 4732, page 763, said Register's Office, to which instrument reference is here made for the exact terms and details thereof.

4. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 4460, page 183, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; all setback lines and easements as depicted on said plat and health department rules and regulations. Reference is here made to said Plat for a complete depiction of all matters thereupon.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, her heirs and assigns, forever; and,

Grantor does covenants with the said Grantee that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and,

Grantor does further covenant and bind herself, her heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this the 28th day of June, 2004.

Cathy J. Pardue

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Cathy J. Pardue, unmarried**, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 28th day of June, 2004.

Patricia M. Gwin
NOTARY PUBLIC

PATRICIA M. GWIN NOTARY PUBLIC AT LARGE WILSON CO., TENNESSEE

My Commission Expires: 12/15/04

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $76,500.00.

AFFIANT

Subscribed and sworn to before me on this 28th day
of June, 2004.

NOTARY PUBLIC
My Commission Expires: _____