File Box 8

PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

Woodmont Centre, Suite 100
104 Woodmont Blvd.
Nashville, TN 37205
Ph. (615) 298-3312 - Fax. 292-8746
E-mail: *main@wilkinsandivey.com*

W & I Ref:(_____) Title No: 46098
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 01/28/05 14:46 2 pgs
Fees:13.00 Taxes:1443.00
20050128-0010654

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Thomas P. Pallardy Cathy A. Pallardy 1212 Tyne Boulevard Nashville, Tennessee 37215	Countrywide Home Loans, Inc. 801 Crescent Centre Drive Suite 510 Franklin, Tennessee 37067

TAX MAP-PARCEL NUMBERS: 145-03-004

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$390,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **William L. Underhill and spouse, Sandra G. Underhill**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Thomas P. Pallardy and spouse, Cathy A. Pallardy** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 20 on the Map of Harpeth Acres, Section II, of record in Book 1835, Page 57, said Register's Office and described as follows:

Beginning at a point in the northerly margin of Tyne Boulevard at the corner of Lots No. 19 and 20; thence with the line between said lots northerly 247 feet to a point; thence westerly 177 feet to a point; thence southerly 222 feet partly along the east margin of a 50-foot unnamed street to a point at the beginning of a curve; thence around said curve southeasterly 39.3 feet to the north margin of Tyne Boulevard; thence with the margin of same, easterly 152 feet to the point of beginning.

Being the same property conveyed to William L. Underhill and spouse, Sandra G. Underhill by deed from Protective Life Insurance Company of record in Book 11168. Page 791, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2005, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 1835 Page 57, said Register's Office, which Plan shows a 75 foot minimum building setback line from Tyne Boulevard and a 37.5 foot minimum set back line from an unnamed street, now known as Belmont Park Terrace, amended to a 32 foot minimum setback line by instrument of record in Book 7274, page 849, said Register's Office and a 10 foot easement for public utility purposes along the rear line of said lot.

This is improved property, known as: 1212 Tyne, Nashville, Tennessee 37215

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 27th day of January, 2005.

William L. Underhill

Sandra G. Underhill

State of TENNESSEE

County of DAVIDSON

On this 27th day of January, 2005 , before me the undersigned authority, personally appeared William L. Underhill Sandra G. Underhill , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires:

CHRISTY W. IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires JULY 21, 2007

Notary

State of TENNESSEE

County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $390,000.00

Affiant

Sworn and subscribed before me this the 27th day of January, 2005

My Commission Expires:

CHRISTY W. IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires JULY 21, 2007

Notary Public