This Instrument Prepared by and Return to:
Bell & Alexander Title Services, Inc.
4300 Sidco Drive Suite 201
Nashville, TN 37204
File# 20050833 1



STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater is $139,900.00.

Affiant

Subscribed and sworn before me this the 17th day of August, 2005.

Notary Public
My commission expires:

Davidson County DEEDWARR
Recvd: 08/18/05 14:44 2 pgs
Fees:13.00 Taxes:517.63

20050818-0098692

WARRANTY DEED

Address of New Owner:	Send Tax Bill to:	Tax Information:
Monika M. Banach	Countrywide Home Loans, Inc.	141-06-0-D-181.00 CO
3235 Harpeth Springs Drive	3011 Armory Drive, Suite 120	
Nashville, TN 37221	Nashville, TN 37204	

For and in consideration of the sum of ten and no/100 dollars ($10.00), cash in hand paid by the hereinafter Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Pat M. Hutcherson unmarried, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Monika M. Banach unmarried, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land, together with all tenements, hereditaments and appurtenances thereto located in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Unit No. 181 on the Plan of Riverbridge Community, a Planned Unit Development of record as Instrument No. 20030213-0019999, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Pat M. Hutcherson, an unmarried woman, by deed from Beazer Homes Corp., dba Phillips Builders, a Tennessee Corporation, of record as Instrument No. 20040513-0056115, dated May 7, 2004, said Register's Office.

Subject to all Easements and Restrictions of record.

THIS IS IMPROVED PROPERTY KNOWN AS 3235 Harpeth Springs Drive, Nashville, TN 37221.

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/or assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seized 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantees, their successors, heirs and assigns, against the lawful claims of all persons whomsoever. 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 the 17th day of August, 2005.

Pat M. Hutcherson

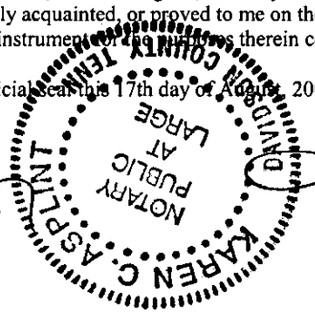
Pat M. Hutcherson

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Pat M. Hutcherson, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 17th day of August, 2005.

My commission expires: 7.21.08



Notary Public

STATE OF _____
COUNTY OF _____

On this _____ day of _____, _____, before me, the undersigned Notary Public in and for said County and State, personally appeared _____ with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of _____, by _____ Power of Attorney dated _____, _____, and who acknowledged that he executed the same as the free act and deed of _____.

Witness my hand and official seal this _____ day of _____, _____.

My Commission Expires:

_____
Notary Public

STATE OF _____
COUNTY OF _____

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared _____, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon _____ oath acknowledged _____ to be the _____ of the within named bargainor, a _____, and that _____, as such _____, executed the foregoing instrument for the purposes therein contained by signing the name of the _____ by the said _____ as such_____.

Witness my hand and official seal this _____ day of _____, _____.

My Commission Expires:

_____
Notary Public