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

ADDRESS NEW OWNER:
Teresa L. Russell
805 Stoner Mill Lane
Hermitage, Tennessee 37076

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
Wilson Bank & Trust
623 West Main Street
Lebanon, TN 37087

MAP **76-05-0**
GROUP
PARCEL **135**

WARRANTY DEED

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REC'D FOR REC 04/11/2000 3:10:53PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $375.55

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, **Tracy Lynn Hansen (now Pelham),** hereinafter called the Grantor, has bargained and sold, and by these presents, does transfer and convey unto **Teresa L. Russell, married**, 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. 3, on the Plan of Stoner Mill Section One, of record in Plat Book 6900, pages 824 and 825, 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 Tracy Lynn Hansen by deed from Steven John Hanson dated November 30, 1996, of record in Book 10880, pag 913, Register's Office for Davidson County, Tennessee. Tim Pelham, husband of Tracy Lynn Hansen Pelham, joins in this conveyance as an accommodation party.

This is improved property known as 805 Stoner Mill Lane, Hermitage, Tennessee 37076.

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 2000, a lien not yet due and payable. Map 76-05-0, Group , Parcel 135. 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 2000 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in an instrument of record in Book 7733, page 559, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants.

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 6900, page 824, 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 more complete depiction of the terms and details 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 30th day of March, 2000.

Tracy Lynn Hansen Pelham

Tracy Lynn Hansen (now Pelham)

Tim Pelham

Tim Pelham

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Tracy Lynn Hansen Pelham and husband, Tim Pelham** the bargainors, 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 30th day of March, 2000.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 1/30/2001

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $101,500.00.

AFFIANT

Subscribed and sworn to before me on this 30th day of March, 2000.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 1/30/2001