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

ADDRESS NEW OWNER:
Leslie H. Banks
4581 Raccoon Trail
Hermitage, Tennessee 37076

SEND TAX BILL TO:
Mortgagee

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

Davidson County DEEDWARR
Recvd: 04/12/01 15:21 3pgs
Fees:15.00 Taxes:525.03
20010412-0036178

MAP 087-02-0
GROUP
PARCEL 40.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Charles M. West, married** hereinafter called the Grantor, has bargained and sold, and by these presents, does transfer and convey unto **Leslie H. Banks and wife, Cynthia S. Banks**, hereinafter called the Grantees, their 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. 49, on the plan of New Hope Meadows, Phase II, of record in Plat Book 6900, page 724, 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 Charles M. West, married by deed from Jeffrey Joe Forshee and wife, Bethany Dawn Forshee dated June 26, 1998, of record in Book 10995, page 499, Register's Office for Davidson County, Tennessee. Sylvia L. West, wife of Charles M. West, joins in this conveyance to convey any marital interest she may have in said property.

This is improved property known as 4581 Raccoon Trail, 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 2001, a lien not yet due and payable. Map 087-02-0, Group , Parcel 40.00. 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 2001 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 7557, page 377; Book 7567, page 103, Book 7934, page 796, Book 7688, page 804 and By-Laws of record in Book 7557, page 356 and Book 7567, page 106, 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 724, 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 Grantees, their heirs and assigns, forever; and,

Grantor does covenants with the said Grantees that he 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 himself, his heirs and representatives, to warrant and forever defend the title to the said land to the said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this the 26th day of March, 2001.

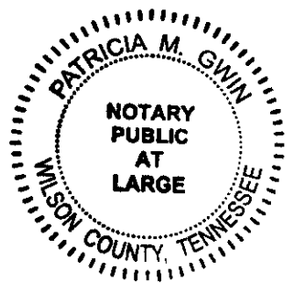
Charles M. West

Sylvia L. West

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Charles M. West and wife, Sylvia L. West** the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 26th day of March, 2001.



My Commission Expires Dec. 15, 2004

Patricia M. Gwin
NOTARY PUBLIC

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $141,900.00.

Leslie H. Banks
AFFIANT

Subscribed and sworn to before me on this 26th day of March, 2001.

Patricia M. Gwin
NOTARY PUBLIC



My Commission Expires Dec. 15, 2004