PREPARED BY WHITE, REGEN & GARTON, PLC, P. O. BOX 190, DICKSON, TN 37056

N-1114

Map 143-06-A-9.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Two Hundred Ninety Thousand and No/100 Dollars ($290,000.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **First Federal Bank**, a federally chartered savings bank, has bargained and sold, and by these presents does transfer and convey unto **Steven E. Simmons** (the "Grantee"), his heirs and assigns, the real property described in Exhibit A, which is attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title, and interest thereto belonging, to the Grantee, his heirs and assigns, forever.

AND IT HEREBY COVENANTS with the Grantee that it is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise disclosed in Exhibit B, which is attached hereto and incorporated herein by reference (the "Permitted Exceptions").

AND IT FURTHER COVENANTS and binds itself, its successors and assigns, to warrant and forever defend the title to the Property to the Grantee, his heirs and assign, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, First Federal Bank has caused its name to be subscribed hereto this 7th day of September, 2001.

FIRST FEDERAL BANK

Davidson County DEEDWARR
Recvd: 09/18/01 08:39 4pgs
Fees:23.00 Taxes:1073.00
20010918-0100712

By: William B. Cox, Jr.
Its: Vice President

STATE OF TENNESSEE

COUNTY OF DICKSON

Before me, the undersigned, a notary public in and for said state and county, personally appeared William B. Cox, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged (himself/herself) to be the Vice President of First Federal Bank, the within named bargainor, a corporation, and that (he/she) as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by (himself/herself) as William B. Cox, Jr.

Witness my hand and official seal at Dickson, Tennessee, this 7th day of September, 2001.

Gloria Whitfield
Notary Public

My Commission Expires:

12-20-04

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $ 290,000.00 , which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

S. E. S.
Affiant

Subscribed and sworn to before me this 7th day of September, 2001.

Ann M. Stroud
Notary Public

My Commission Expires:

12-27-04

ADDRESS OF NEW OWNER(S):

STEVEN E Simmons
332 Harpeth ~~Edge~~ Ridge
Nash. TN 37221

SEND TAX BILLS TO:

Steven E. Simmons
332 Harpeth Ridge
Nashville, TN 37221

EXHIBIT A

Description of Property

Land in Davidson County, State of Tennessee, being Lot No. 9 on the Plan of Harpeth Trace Estates - Phase One, as of record in Book 5200 at page 125 in the Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to First Federal Bank by trustee's deed from Barney B. Regen, Trustee, dated August 10, 2001, of record as Instrument No. 20010823-0091381 in the Register's Office of Davidson County, Tennessee.

EXHIBIT B

Permitted Exceptions

The Property is conveyed free and clear of all liens, encumbrances, and other defects in title, except as follows:

1. The matters shown on the Plan of Harpeth Trace Estates, Phase One, of record in Book 5200 at page 125, in the Register's Office of Davidson County, Tennessee.

2. Restrictive covenants contained in instruments of record in Book 5120 at page 208, Book 5120 at page 918, and in Book 5380 at page 357, in the Register's Office of Davidson County, Tennessee.

3. Charter of Harpeth Trace Services Association, of record in Book 5120 at page 200 in the Register's Office of Davidson County, Tennessee.

4. The lien for Davidson County real property taxes for the current year, but not yet due and payable.