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

ADDRESS NEW OWNER:
A. Ronald Dugger
111 Gayle Drive
Old Hickory, Tennessee 37138

SEND TAX BILL TO:
Owner

MORTGAGEE:

Davidson County DEEDWARR
Recvd: 12/26/01 16:48 3pgs
Fees:18.00 Taxes:453.25

20011226-0142054

MAP **063-04-0**
GROUP
PARCEL **68.00**

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, **James J. Anderson and wife, Judy A. Anderson** hereinafter called the Grantors, have bargained and sold, and by these presents, do transfer and convey unto **A. Ronald Dugger and wife, Shelby Jean Dugger,** 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:

Land in Davidson County, Tennessee, being Lot No. 4 on the Plan of Polly Acres, City of Lakewood, Davidson County, Tennessee, as of record in Book 3700, page 57, Register's Office for Davidson County, Tennessee, as recorded in Book 3700, page 90.

Said Lot No. 4 fronts 90 feet on the easterly side of Gail Land and runs back between lines, 199.81 feet on the northerly lien and 199.81 feet on the southerly line to a dead line in the rear upon which is measures 90 feet.

Being the same property conveyed to James J. Anderson and wife, Judy A. Anderson by a quitclaim deed to create tenants by the entirety from James J. Anderson dated October 6, 1993, of record in Book 9109, page 610, Register's Office for Davidson County, Tennessee.

This is improved property known as 111 Gayle Drive, Old Hickory, Tennessee 37138.

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 now due and payable. Map 063-04-0, Parcel 68.00. 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 all applicable zoning and planning restrictions, and all health department rules and regulations that may affect the premises.

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 3700, page 57 and in Plat Book 3700, page 90 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 complete depiction of all matters 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,

Grantors do covenant with the said Grantees that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and warrant that the same is unencumbered unless otherwise herein set out; and,

Grantors do further covenant and bind themselves, their 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 our hand this the 19th day of December, 2001.

James J. Anderson

James J. Anderson

Judy A. Anderson

Judy A. Anderson

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **James J. Anderson and wife, Judy A. Anderson**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 19th day of December, 2001.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 12/15/2004

PATRICIA M. GWIN
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENNESSEE
My Commission Expires Dec. 15, 2004

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $122,500.00.

AFFIANT

Subscribed and sworn to before me on this 19th day of December, 2001.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 12/15/2004

PATRICIA M. GWIN
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENNESSEE
My Commission Expires Dec. 15, 2004