This Instrument Prepared By:
BROKERS ESCROW SERVICES, INC.

211 Donelson Pike, Suite 2, P. O. BOX 140255
Nashville, Tennessee 37214

ADDRESS NEW OWNER:
WILLIAM RAY ADCOCK
1224 Horseshoe Cove
Mt. Juliet, TN 37122

MORTGAGEE:
Bank of the South
551 N. Mt. Juliet Road
Mt. Juliet, TN 37122

Davidson County DEEDWARR
Recvd: 04/22/02 14:23 2pgs
Fees:13.00 Taxes:207.20
20020422-0049563

SEND TAX BILL TO:
Owner

MAP	**31D**
GROUP	**B**
PARCEL	**22.00**

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 and sufficiency of which are hereby acknowledged, **BENJAMIN W. DUGGAN, Jr. and wife, JEAN B. DUGGAN** hereinafter called the "GRANTORS", have bargained and sold, and by these presents, do transfer and convey unto **WILLIAM RAY ADCOCK and wife, ELECIA ANN ADCOCK**, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Certain real estate in Davidson County, Tennessee, described as follows:

Lot 108, Phase One, Cleveland Hall Subdivision, as shown on the plat of record in Book 11700, page 51, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to BENJAMIN W. DUGGAN, Jr. and wife, JEAN B. DUGGAN by deed from Cleveland Hall LLC, a Tennessee Limited Liability Co. dated November 30, 1999, of record as Instrument No. 199912200304875, Register's Office for Davidson County, Tennessee.

Taxes for the current year have been settled between the parties. Said property is transferred subject to the following matters:

1. Taxes resulting from supplemental, revised or corrected assessments under T.C.A., section 67-5-603, et. seq.
2. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 1170, page 51, Register's Office for Wilson County, Tennessee.
3. Subject to all covenants, subdivision restrictions, easement and other matter of record in Plat Book 1170, page 51, said Register's Office.
4. Subject to restrictive covenants contained in an instrument of record in Book 11725, page 76, said Register's Office, and to which instrument reference is here made for the complete and exact terms, details and requirements thereof.
5. By-Laws contained in an instrument of record in Book 11725, page 70, said Register's Office, and to which instrument reference is here made for the complete and exact terms, details and requirements thereof.
6. Subject to an easement in favor of Bellsouth Telecommunications, Inc., set forth in an instrument of record in Book 11720, page 325, said Register's Office.
7. Subject to all applicable zoning and planning restrictions, and all health department rules and regulations that may affect the premises.
8. The policy(s) to be issued in connection with this Commitment shall not provide any insurance as to the exact acreage or quantity of land contained in the insured tract.
9. Subject to any Homeowner Association dues and/or fees, if any, of record in Register's Office for said County.

This is unimproved property known as 1621 Stokley Lane, Old Hickory, TN 37138.

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 warrants that the same is unencumbered, unless otherwise herein set out; and,

"GRANTORS", do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEES", and their 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 our hands this the 12th day of April, 2002.

BENJAMIN W. DUGGAN, Jr.

JEAN B. DUGGAN

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **BENJAMIN W. DUGGAN, Jr. and JEAN B. DUGGAN**, 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 12th day of April, 2002.

NOTARY PUBLIC

REBECCA R. WAYNICK NOTARY PUBLIC AT LARGE WILSON CO., TENN.

My Commission Expires:

My Commission Expires September 13, 2003

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $56,000.00.

AFFIANT

Subscribed and sworn to before me on this 12th day of April, 2002.

NOTARY PUBLIC

REBECCA R. WAYNICK NOTARY PUBLIC AT LARGE WILSON CO., TENN.

My Commission Expires:

My Commission Expires September 13, 2003