Assessor of Property
Davidson County, Tennessee:

This is to certify that I have copied the names of the vender(s) and vendee(s) in said deed of conveyance for the purpose of making proper corrections on the roll of assessment. 061.03-0 122.00

MAP_____ PARCEL_____

DATE_____ TAX YEAR_____

_____ ASSESSOR

New Owner
Name and Address of Persons responsible for taxes:
ROBERT J. THOMAS, JR
920 SOLLEY DR
NASHVILLE, TN 37216

ANN ELIZABETH WAGGONER

TO DEED TO REMAINDER INTEREST

ROBERT J. THOMAS, JR.

Davidson County DEEDWARR
Recvd: 09/04/02 15:52 4pgs
Fees:23.00 Taxes:151.68
20020904-0107266

STATE OF TENNESSEE
County of Davidson

I, or we, hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $40,994.00 which amount is equal to or greater than the amount which the property transferred would command at fair voluntary sale.

Robert J. Thomas Jr
Affiant

Sworn to and subscribed before me this 4th day of September, 2002.

L. Chandler Depreg
~~NOTARY PUBLIC or~~
~~REGISTER OF DEEDS~~

~~My Commission Expires:~~ ____

This instrument was prepared upon information furnished by the parties by:

BRATTEN HALE COOK II
Attorney-at-Law
104 North Third Street
Smithville, TN 37166

FOR AND IN CONSIDERATION of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid to the undersigned, the receipt of which is hereby acknowledged, and other good and valuable considerations, I, ANN ELIZABETH WAGGONER, reserving unto myself a life estate, have this day bargained and sold, and do hereby transfer and convey unto ROBERT J. THOMAS, JR., the remainder interest in certain lands situated in Davidson County, Tennessee, but specifically retaining a life estate, and being described as follows:

> Being Lot No. 30 and the east 18 feet of Lot No. 29 of Block "K" on the Map of Broadmoor, Section 2, as of record in Book 547, page 174, Register's Office for said County.
>
> Said Lot and part of lot adjoin and front together 68 feet on the south side of Solley Drive; and run back between lines, 149.66 feet more or

less on the West line of part of Lot 29, and 150.1 feet on the east line of Lot 30, along the west margin of Lindell Street, to a dead line in the rear, measuring 68 feet thereon.

DEED REFERENCE: Being the same lands described in a conveyance from John J. Hollins, Executor of the Estate of Gladys Conwell Richardson and Irving Doyle Richardson, devisee under the will of Gladys Conwell Richardson to Ann Elizabeth Waggoner of record in Book 5119, page 919, Register's Office of Davidson County, Tennessee.

Pursuant to the requirement of T. C. A. Section 66-24-121, the descriptions in the above-described tracts are the same as in the previous Deed of record.

TO HAVE AND TO HOLD the remainder interest in said lands, including the appurtenances thereon situated, and all the right, title, and estate and interest thereto belonging, to the said ROBERT J. THOMAS, JR., his heirs and assigns, forever.

The grantor covenants that she is lawfully seized and possessed of said lands; that she has a good and lawful right to sell, transfer and convey the remainder interest in same; that said lands are unencumbered except as provided for herein; and that grantor does forever warrant and defend the title thereto against the lawful claims of all persons whomsoever.

This conveyance is subject to all Governmental rules and regulations and all public utility and private easements and rights-of-way, whether shown of record or ascertainable by a visual inspection of the premises.

This conveyance is made subject to any and all restrictions and encumbrances as may be shown of record in said Register's Office.

IT IS UNDERSTOOD AND ACKNOWLEDGED BETWEEN THE PARTIES THAT NO TITLE SEARCH OR TITLE OPINION HAS BEEN PREPARED BY BRATTEN HALE COOK II CONCERNING THIS TRANSFER, HENCE NO REPRESENTATIONS ARE MADE CONCERNING THE EXISTENCE OF ANY LIENS, LEASES, MORTGAGES, EASEMENTS, RIGHTS-OF-WAY, ETC.

The preparer of this instrument has not given any party hereto any tax advice regarding the consequences of this conveyance.

IN WITNESS WHEREOF, the grantor has hereunto affixed her signature on this the 24th day of June, 2002.

ANN ELIZABETH WAGGONER

STATE OF TENNESSEE

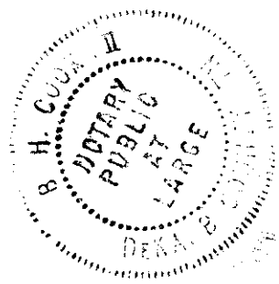
COUNTY OF Wilson

Personally appeared before me, the undersigned authority, a Notary Public in and for the aforesaid state and county, ANN ELIZABETH WAGGONER, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged to me that she executed the within and foregoing instrument for the purposes therein contained.

WITNESS my hand and seal of office in Lebanon, Tennessee, on this the 24th day of June, 2002.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 9/27/2004.



AFFIDAVIT

STATE OF TENNESSEE

COUNTY OF Wilson

CONVEYANCE OF REMAINDER, RETENTION OF LIFE ESTATE

Personally appeared before me, the undersigned authority, duly commissioned and qualified, the grantor, who, having been first duly sworn, made oath that she is the grantor of the property described in the attached Warranty Deed; that, as of the date hereof, the total value of the remainder conveyed to Robert J. Thomas, Jr. by me in said Warranty Deed is the sum of $40,994.00 and that the undersigned grantor arrived at the above-stated value by direct reference to the Annuity Valuation Table found in Volume 13 of the Tennessee Code Annotated, more specifically, the table entitled Actuaries' Combined Experience Table of Mortality. The factors used in determining the value of the remainder were as follows:

1. Total value of property: $50,000.00
2. Grantor's age at date of recording: 82
3. Applicable per cent: 6%
4. Applicable mortality index number: 3.002

Computation: $50,000.00 x 6% = $3,000.00 x 3.002 = $9,006.00 (value of life estate).

Total value of property minus value of life estate equals value of remainder.

$50,000.00 - $9,006.00 = $40,994.00.

Irene Elizabeth Waggoner
GRANTOR

Sworn to and subscribed before me on this the 24th day of June, 2002.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 9/27/2004

B. H. COO... NOTARY PUBLIC AT LARGE DEKALB COUNTY