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

ADDRESS NEW OWNER:
James C. Oatsvall
6010 Benders Ferry Road
Mt. Juliet, Tennessee 37122

Davidson County DEEDWARR
Recvd: 06/10/03 15:51 3pgs
Fees:18.00 Taxes:277.50
20030610-0080223

SEND TAX BILL TO:
Owner

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

MAP **053-16-0**
GROUP
PARCEL **50.00**

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, **Eli M. Gammons, Jr, unmarried,** hereinafter called the Grantor, have bargained and sold, and by these presents, do transfer and convey unto **James C. Oatsvall and wife, Jean Y. Oatsvall,** 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 part of Lot 20 on the Plan of Life and Casualty Insurance Company's Subdivision of Dabbs and Elliott's property known as Dupontonia, of record in Book 843, page 56, Register's Office for Davidson County, Tennessee.

Beginning at the southwest corner of the property conveyed to Thomas W. Walker and wife, by deed from Harry J. Keller and wife, of record in Book 1540, page 593, said Register's Office; thence with Walker's southwesterly line southeasterly 221 ft.; thence southwestwardly 92-1/2 ft. to a point 200 feet. northeast of the northeasterly margin of Old Hickory Boulevard; thence northwesterly and parallel with same, 221 ft. to the southeast corner of the property conveyed to Ruort Lae Denny by deed from Laura B. Cassety and husband of record in Book 1110, page 234, said Register's Office; thence with Denny's southeasterly line northeastwardly 92 ½ ft. to the beginning, including but excluding therefrom a 50 ft. right of way used for roadway purposes. Together with an easement for a 50 ft. roadway extending from the southerly line of premises to the northerly margin of Old Hickory Boulevard and rights with reference thereto, as set out in a deed of record in Book 946, page 128, said Register's Office.

Being the same property conveyed to Eli M. Gammons, Jr. and wife, Annie H. Gammons by deed from Rache Barrett dated June 14, 1974, of record in Book 4825, page 255, Register's Office for Davidson County, Tennessee. The said Annie H. Gammons died on August 18, 2002.

This is unimproved property known as 103 Iris Avenue, 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 2003, a lien not yet due and payable. Map 053-16-0, Parcel 50.00. 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 2003 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 restrictive covenants contained in an instrument of record in Book 946, page 128, said Register's Office, and to which instrument reference is here made for the complete and exact terms, details and requirements thereof.

4. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 843, page 56, 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,

Grantor does 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,

Grantor does 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 my hand this the 5th day of June, 2003.

Eli M. Gammons, Jr.

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Eli M. Gammons, Jr.** the bargainor, 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 5th day of June, 2003.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 12/15/04

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $75,000.00.

AFFIANT

Subscribed and sworn to before me on this 5th day of June, 2003.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 12/15/04

PATRICIA M. GWIN
NOTARY PUBLIC AT LARGE
WILSON CO., TENNESSEE