THIS INSTRUMENT PREPARED BY:

Homer R. Ayers, Attorney At Law
303 Frances Street, P. O. Box 904
Goodlettsville, Tennessee 37070-0904

Davidson County DEEDWARR
Recvd: 03/05/04 15:58 3pgs
Fees:18.00 Taxes:361.49
20040305-0025814

Warranty Deed

ADDRESS NEW OWNERS:	PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF REAL PROPERTY TAXES:	MAP-PARCEL NOS.
Gary Thomas Dickerson c/o Rebecca D. Downs 117 Roscoe Street Goodlettsville, TN 37072	Rebecca D. Downs 117 Roscoe Street Goodlettsville, TN 37072	Map 26-5 Parcel 43 Field Book GO 07711

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, REBECCA D. DOWNS, a single woman, hereinafter referred to as the "GRANTOR", has this day bargained and sold, and by these presents do transfer and convey unto GARY THOMAS DICKERSON, VICKIE LYNN HICKS, EARL M. DOWNS, III, and LAURIE ANN FERRELL, as joint tenants with survivorship obtaining and not as tenants in common, hereinafter referred to as the "GRANTEES", the survivors' heirs and their assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being the easterly one-half of Lot No. 15 and all of Lot No. 16 of Block "A" on the Plan of Roscoe Place, as of record in Book 843, Page 72, Register's Office for Davidson County, Tennessee.

Said part of Lot No. 15 and all of Lot No. 16 front together on the southerly side of Roscoe Street and run back between parallel lines, with the westerly margin of Donald Avenue, 200 feet to a dead line.

Being the same property conveyed to Earl M. Downs, Jr., and wife, Rebecca D. Downs, by deed of record in Book 3806, Page 459, Register's Office for Davidson County, Tennessee.

The mailing address of the said property is 117 Roscoe Street, Goodlettsville, TN 37072.

The legal description, as hereinabove set forth is the same as that contained in the previous Deed of Record.

By this conveyance, the GRANTEES intend that they shall own and hold title to the said property as joint tenants with survivorship obtaining and not as tenants in common--that is, in the event of the death of any of them the survivor shall own and hold title to the said property in fee simple, without any right, claim or demand on the part of the decedent's estate.

LIFE ESTATE:

The GRANTOR, REBECCA D. DOWNS, reserves for herself, a Life Estate in the real property, hereinabove described, together with the improvements thereon and the appurtenances thereto under the following terms, provisions, and conditions:

1. That the life tenant will be solely responsible for the timely payment of all costs or

expenses relating to the upkeep, taxes, maintenance, and insurance on the said property, insuring the building structure located on the said property with GARY THOMAS DICKERSON, VICKIE LYNN HICKS, EARL M. DOWNS, III, and LAURIE ANN FERRELL as additional insurers thereunder, as their interest may appear.

2. That the Life Estate reserved herein will terminate and be of no further force or effect, whatsoever, if REBECCA D. DOWNS chooses to live elsewhere, fails to reside on the premises and use the said premises as her principle residence for a period of six (6) consecutive months, for any reason, or dies.

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 I, the GRANTOR, do covenant with the said GRANTEES, that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it and warrants that the same is unencumbered, except as follows:

1. Taxes for the year 2004, which are a lien, but not yet due and payable, and which will be paid in full by the GRANTOR when due.

2. All restrictive covenants, easements, and set back lines applicable to the said property.

And I, the GRANTOR, do further covenant and bind herself, her heirs and representatives to warrant and forever defend the title to the said land unto the said GRANTEES, the survivor of them, or the survivors' heirs or their assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands on this the 3rd day of March, 2004.

"GRANTOR"

Rebecca D. Downs
REBECCA D. DOWNS

"GRANTEES"

Gary Thomas Dickerson
GARY THOMAS DICKERSON

Vickie Lynn Hicks
VICKIE LYNN HICKS

Earl M. Downs III
EARL M. DOWNS, III

Laurie Ann Ferrell
LAURIE ANN FERRELL

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, REBECCA D. DOWNS, GARY THOMAS DICKERSON, VICKIE LYNN HICKS, EARL M. DOWNS, III, and LAURIE ANN FERRELL, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this the 3rd day of March, 2004.

JACQUELINE S. TURNER
NOTARY PUBLIC
AT
LARGE
DAVIDSON COUNTY, TN

NOTARY PUBLIC

My Comm. Expires May 28, 2006

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater, for this transfer is $97,700.00.

Affiant

Sworn to and subscribed before me, this the 3rd day of March, 2004.

JACQUELINE S. TURNER
NOTARY
PUBLIC
AT
LARGE
DAVIDSON COUNTY, TN

NOTARY PUBLIC

My Comm. Expires May 28, 2006