THIS INSTRUMENT PREPARED BY:

Homer R. Ayers, Attorney at Law
303 Frances Street (Zip 37072)
P. O. Box 904
Goodlettsville, TN 37070-0904

Warranty Deed

ADDRESS NEW OWNERS:	PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF REAL PROPERTY TAXES:	MAP-PARCEL NOS.
James R. McCasland, Jr., et al 307 South Main Street Goodlettsville, TN 37072	Same as New Owner	Map 17-00 Parcel 158

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, BESSIE R. McCASLAND, a widow, hereinafter referred to as the "GRANTOR", have bargained and sold and by these presents do transfer and convey unto CINDY McCASLAND, BARBARA TALLEY, JAMES R. McCASLAND, JR., and CAROL M. EDWARDS hereinafter referred to as the "GRANTEES", as joints tenants, with survivorship obtaining, and not as tenants in common, a certain tract or parcel of land in Davidson County, State of Tennessee, but subject to a Life Estate retained by Bessie R. McCasland under the terms, provisions, and conditions, as contained herein, which property is more specifically and particularly described as follows, to-wit:

BEING a tract of land in the 10th Councilmanic District of Davidson County, Tennessee, described according to a survey dated February 16th, 2004 by Tommy E. Walker, Registered Land Surveyor, License No. 1465, as follows:

BEGINNING at an iron pin in the northerly margin of Dry Creek Road, said pin being the most southeasterly corner of the herein described tract and being a common corner to Cindy McCasland (IN 20010622-66420, Register's Office for Davidson County, Tennessee); thence with said margin S 67 20'06" W, 115.43' to a point; thence with the same and a curve to the left (I = 51 17'09", R = 303.14', LC = 262.38', CB = N 87 01'19" W) for a curve distance of 271.34' to a point; thence with the same N 61 22'45" W, 14.91' to an existing iron pin in the center of a joint use driveway, common corner to James Robert McCasland (DB 9799, PG 372, Register's Office for Davidson County, Tennessee); thence now leaving said margin with the center of said drive N 21 09'19" E, 144.12' to an iron pin; thence N 06 12'04" E, 325.20' to an iron pin the southerly line of Charles E. Bradley, et ux (DB10818, PG 830, Register's Office for Davidson County, Tennessee), said pin being a common corner to Cindy, J. R. and James Robert McCasland; thence with the westerly line of said Cindy McCasland S 34 09'30" E, 524.48' to the point of beginning containing 2.149 acres more or less.

BEING a part of the same property conveyed to J. R. McCasland and wife, Bessie R. McCasland by deed of record in Deed Book 2200, Page 004, Register's Office for Davidson County, Tennessee. The said J. R. McCasland, having since died, ownership and title to the said property became vested in Bessie R. McCasland.

LIFE ESTATE:

The GRANTOR, Bessie R. McCasland, specifically reserved for herself and retains a Life Estate in the real property, as hereinabove described, together with the improvements thereon and appurtenances thereto under the following under the terms, provisions, and conditions:

1. That the life tenant will be solely responsible for the timely payment of all costs or expenses related to the upkeep, taxes, maintenance, and insurance on the said property, insuring all building structures located on the said property in the amount equal to the maximum insurable value, in the joint names of Bessie R. McCasland, Cindy McCasland, Barbara Talley, James R. McCasland, Jr., and Carol M. Edwards, as their interests may appear.

Davidson County DEEDWARR
Recvd: 03/19/04 08:19 3pgs
Fees:18.00 Taxes:325.60
20040319-0031207

2. That the life estate reserved for Bessie R. McCasland will terminate and will be of no further force or effect, whatsoever, if Bessie R. McCasland chooses to live elsewhere or 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.

The current mailing address for said property is 883 Dry Creek Road, Goodlettsville, TN 37072.

By their signatures hereto, the GRANTOR and the GRANTEES understand and agree that the ownership and title to the said property shall be vested in Cindy McCasland, Barbara Talley, James R. McCasland, Jr., and Carol M. Edwards, as joint tenants, with survivorship obtaining, and not as tenants in common – that is, in the event of the death of any one or more of the GRANTEES, the survivor or survivors shall continue to own and hold title to the said property as joint tenants and not as tenants in common, and that the ultimate survivor shall own and hold title to the said property in fee simple – all subject to the Life Estate reserved for Bessie R. McCasland, as hereinabove set forth.

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, does covenant with the said GRANTEES, that she is lawfully seized and possessed of said land in fee simple, have a good right to convey it and warrant that the same is unencumbered, except as follows:

1. 2004 State and Real Property Taxes, which are a lien, but not yet due and payable, which have been prorated between the parties and will be paid, in full, by the GRANTEES when due.

And, I, the GRANTORS, does further covenant and bind myself, her 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 hands on the day and date last acknowledged below.

"GRANTOR"

Bessie R. McCasland

BESSIE R. McCASLAND

"GRANTEES"

Cindy McCasland

CINDY McCASLAND

Barbara Talley

BARBARA TALLEY

James R. McCasland Jr.

JAMES R. McCASLAND, JR.

Carol M. Edwards

CAROL M. EDWARDS

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Bessie R. McCasland, Cindy McCasland, Barbara Talley, James R. McCasland, Jr., and Carol M. Edwards, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this the 15th day of March, 2004.

NOTARY PUBLIC

HOMER R. AYERS NOTARY PUBLIC TENNESSEE COMM EXP 8/20/05

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater, for this transfer is $88,000.00.

Affiant

Sworn to and subscribed before me, this the 15th day of March, 2004.

NOTARY PUBLIC

HOMER R. AYERS NOTARY PUBLIC TENNESSEE COMM EXP 8/20/05