PREPARED BY WHITE, REGEN & GARTON, PLC, P. O. BOX 190, DICKSON, TN 37056

WRG-1882 Map 029-00-0-333.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Forty-Eight Thousand and No/100 Dollars ($48,000.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **First Federal Bank**, a state banking corporation, has bargained and sold, and by these presents does transfer and convey unto **John Derrick Morris** and wife, **Chesney R. Morris** (the "Grantees"), their heirs and assigns, the real property described in Exhibit A, which is attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title, and interest thereto belonging, to the Grantees, their heirs and assigns, forever.

AND IT HEREBY COVENANTS with the Grantees that it is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise disclosed in Exhibit B, which is attached hereto and incorporated herein by reference (the "Permitted Exceptions").

AND IT FURTHER COVENANTS and binds itself, its successors and assigns, to warrant and forever defend the title to the Property to the Grantees, their heirs and assigns, against the lawful claims of all persons claiming by, through, or under the Grantor, but not further or otherwise.

IN WITNESS WHEREOF, First Federal Bank has caused its name to be subscribed hereto as and for the 8th day of April, 2016.

BILL GARRETT, Davidson County
Trans:T20160029181 DEEDWARR
Recvd: 04/11/16 11:56 4 pgs
Fees:23.00 Taxes:177.60
20160411-0034418

FIRST FEDERAL BANK

By: _____
Anthony T. Moore,
President and Chief Executive Officer

STATE OF TENNESSEE

COUNTY OF DICKSON

Before me, the undersigned, a notary public in and for said state and county, personally appeared Anthony T. Moore, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the President and Chief Executive Officer of First Federal Bank, the within named bargainor, a banking corporation, and that he as such President and Chief Executive Officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as President and Chief Executive Officer.

Witness my hand and official seal at Dickson, Tennessee, this 6th day of April, 2016.

Deborah M. Albright
Notary Public

My Commission Expires:

9-23-19

DEBORAH M. ALBRIGHT
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DICKSON

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $ 48,000.00 , which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

John Derrick Morris
Affiant

Subscribed and sworn to before me this 8th day of April, 2016.

Melinda D. Bradford
Notary Public

My Commission Expires:

05-24-16

MELINDA D. BRADFORD
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DICKSON
MY COMMISSION EXPIRES 05-24-2016

ADDRESS OF NEW OWNER(S):

Mr. & Mrs. John Derrick Morris
4345 Grays Point Rd.
Joelton, TN 37080

SEND TAX BILLS TO:

First Federal Bank
611 East College St.
Dickson, TN 37055

WRG-1882

EXHIBIT A

Description of Property

Land in Davidson County, Tennessee, described according to a survey by William Marlin Keel, No. 990, dated February 28, 1985, as Lot No. 1, bounded and described by metes and bounds as follows:

> Beginning at a concrete monument in the southerly margin of Grays Point Road, said monument being the northwest corner of the property conveyed to F. E. Barnes by deed of record in Book 4898, page 968, Register's Office for Davidson County, Tennessee; thence South 21 degrees 0 minutes 30 seconds East 89.72 feet to an iron pin; thence South 12 degrees 45 minutes 06 seconds East 215.83 feet to an iron pin; thence South 45 degrees 57 minutes 35 seconds East 170.71 feet to an iron pin; thence North 86 degrees 38 minutes 38 seconds West 412.75 feet to an iron pin; thence North 62 degrees 36 minutes 17 seconds West 87.0 feet to an iron pin in the southwesterly margin of Grays Point Road; thence with the southwesterly margin of Grays Point Road, North 27 degrees 23 minutes 43 seconds East 235.94 feet to an iron pin; thence along a curve to the right (1 = 53 degrees 24 minutes 18 seconds R = 193.61 feet), a distance of 180.46 feet to the beginning, containing 2.25 acres, more or less.

Being the same property conveyed to First Federal Bank, a Tennessee savings bank, by trustee's deed from Barney B. Regen, Trustee, dated August 18, 2015, and of record as Instrument No. 20150821-0084444 in the Register's Office of Davidson County, Tennessee.

EXHIBIT B

Permitted Exceptions

The Property is conveyed free and clear of all liens, encumbrances, and other defects in title, except as follows:

1. The right-of-way of Grays Point Road, to the extent any portion of the Property lies therein.

2. The matters appearing on the plat of A. J. Proctor Subdivision of record in Plat Book 6050 at page 161 in the Register's Office of Davidson County, Tennessee.

3. The lien for Davidson County real property taxes for the current year, but not yet due and payable.