

The preparer of this document makes no warranty or representations as to the title of the first parties, accuracy of the description or the existence or non-existence of any liens, encumbrances, easements, or other encroachments, or compliance with any planning, zoning or subdivision regulations that affect the property.

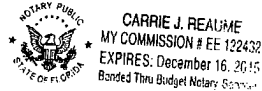
Second parties must record or ensure this deed is recorded in the Register's Office for the county in which the property lies. Failure to Record may affect your rights in the property.

the actual consideration or value, whichever is greater, for this transfer is: 25,000.00

Kelley S. Nelson
AFFIANT

Subscribed and sworn to before me, this 23rd day of April, 2012.

Carrie J. Realme
Notary Public
Commission Exp.: 12/16/15



WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of One Dollar (\$1.00) and other considerations, all fully paid, we, **JOHN GRAHAM and wife, KELLEY GRAHAM**, have bargained and sold and do by these presents soil, transfer, and convey unto **PEOPLES BANK OF EAST TENNESSEE, a Tennessee Banking Corporation**, its successors and assigns, the following described real estate, to-wit:

LOCATED in the Third Civil District of Monroe County, Tennessee.

BEING Lot #213 of Laurel Lake, as shown on plat of record in Plat Cabinet A, Slide 162 in the Register's office for Monroe County, Tennessee, to which reference is here made.

SUBJECT TO certain protective covenants as fully set out and recorded in Misc. Book 37 page 503 in the Register's Office for Monroe County, Tennessee, which protective covenant shall run with the land and shall be binding on all subsequent owners.

Said property is conveyed **SUBJECT TO** the Resolution of record in Misc., Book 92, page 511, Declaration of Covenants, conditions and restrictions of Laurel Mountain Lakes Association, Inc. of record in Misc. book 105, page 119, amended in Misc. Book 136, page 435.

There is also **CONVEYED** all of the interest that they own in the voting right in the Laurel Mountain Lakes Association, a non-profit organization, as this vote is reflected to Lot No. 213 of the Laurel Lakes Subdivision. This voting right is a participating right of one (1) vote for Lot No. 213 in the association and all of the rights and privileges of membership in the Laurel Mountain Lakes Association is hereby transferred from the grantors to the grantees, their heirs and assigns.

Said property is **SUBJECT TO** the easement for roads in Laurel Lake recorded in Misc. Book 100, page 125 in the Register's

BK/PG: WD353/393-394
12002489

2 PGS - AL - DEED	
DEB BATCH: 37157	
VALUE	25000.00
MORTGAGE TAX	0.00
TRANSFER TAX	92.50
RECORDING FEE	10.00
DP FEE	2.00
REGISTRAR'S FEE	1.00
TOTAL AMOUNT	105.50

STATE OF TENNESSEE - MONROE COUNTY
MILDRED ESTES
REG. STER OF DEEDS

Office for Monroe County, Tennessee.

BEING the same property conveyed to John Graham and wife, Kelley Graham, by Warranty Deed recorded February 2, 2007 in Warranty Deed Book 319, page 310 in the Register's Office for Monroe County, Tennessee.

Shown as Tax Map 115-F, Group A, Parcel 16.00 in the Office of the Tax Assessor's Office for Monroe County, TN.

Responsibility for payment of taxes shall be:

Peoples Bank of East Tennessee
P.O. Box 128, Madisonville, TN 37354


THE PREPAPER OF THIS DOCUMENT MAKES NO REPRESENTATIONS AS TO THE STATUS OF THE TITLE, ACCURACY OF THE DESCRIPTION OR ANY OTHER MATTER CONTAINED HEREIN.

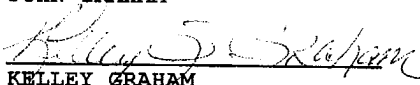
TO HAVE AND TO HOLD the real estate with the appurtenances, estate, title and interest thereto belonging to the said **PEOPLES BANK OF EAST TENNESSEE**, its successors and assigns forever.

AND we covenant with the said **PEOPLES BANK OF EAST TENNESSEE** that we are lawfully seized and possessed of said real estate, have a good right to convey it, and the same is unencumbered.

AND we further covenant and bind ourselves, our heirs and representatives to warrant and defend the title to said real estate to the said **PEOPLES BANK OF EAST TENNESSEE**, its successors and assigns forever, against the lawful claims of all persons whomsoever.

WITNESS our hands this the day of March, 2012.

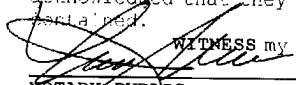



JOHN GRAHAM


KELLEY GRAHAM

STATE OF FLORIDA
COUNTY OF PAIK

PERSONALLY appeared before me, Carrie J. Reaume, a Notary Public in and for said County and State, the within named **JOHN GRAHAM** and wife, **KELLEY GRAHAM**, the bargainors with whom I am personally acquainted and who acknowledged that they executed the within instrument for the purposes therein stated.


WITNESS my hand and official seal this the 23rd day of March, 2012.

CARRIE J. REAUME
NOTARY PUBLIC
MY COMMISSION # EE 122432
EXPIRES: December 16, 2015
Bonded Thru Budget Notary Services
My Commission Expires: 12/16/15


This instrument prepared by Doris Matthews, Attorney at Law, 400 Main Street, Madisonville, Tennessee 37354.