

EXHIBIT "A"

Bounded on the North by Tract #1 of this survey and property of Jennings Jones; the East by Lytle Creek Road and Tract #3 of this survey, property of Roy R. Messick (Deed Book 210 page 261) and property of Broadus Maples (Deed Book 179, page 341); the West by property of Jennings Jones. Beginning at a pin in center line of Lytle Creek Road, being the Northeast corner of this tract, the Southeast corner of Tract #1 and said pin being S 6 degrees 44' 861.3 feet from the Southeast corner of Cannon Overall; thence leaving road and with South fence of Tract #1 of this survey N 86 degrees 44' W, through a pin set 26 feet off centerline of road and crossing Lytle Creek, for a total distance of 1,305.8 feet to a pin by corner post; thence with fence S 14 degrees 03' W, 167.1 feet to a pin by corner post; thence with South fence and line (Staked) of Tract #1 N 92 degrees 58' W, 1,708.08 feet to a pin in fence line; thence with East fence of Jennings Jones S 3 degrees 00' W, 1,371.1 feet to a pin by corner post; thence with South fence of Jennings Jones N 85 degrees 38' W 586.15 feet to a pin at angle in fence line; thence continuing N 87 degrees 51' W, 1,822.1 feet to a pin 8.5 feet West of fence corner in line with fences on East edge of old road; thence with fence S 6 degrees 31' W, 518.12 feet to a pin by corner post; thence with North fence of John C. Whitworth (Deed Book 96, page 642) and Braodus Maples S 84 degrees 38' E, 2,439.2 feet to a pin by corner post; thence with fence S 3 degrees 49' W, 163.7 feet to a pin in fence line by a 16 inch Hackberry; thence with North fence of Roy R. Messick S 85 degrees 38' E, 1,321.3 feet to a pin in fence corner by a 14-inch Ash, being the Southwest corner of Tract #3 of this survey; thence with West fence of Tract #3 N 7 degrees 38' E, 261.5 feet to a stake by a 12-inch Elm; thence continuing with fence as follows: N 4 degrees 07' W, 91.5 feet to a stake by a 10-inch Elm; thence N 9 degrees 46' W, 120.5 feet to a stake by a 6-inch Elm; thence N 8 degrees 47' W, 808.1 feet to a pin by an Oak stump in fence line; thence N 9 degrees 31' E, 974.0 feet to a pin in fence line; thence with North line of Tract #3 partly fenced and staked S 83 degrees 57' E, 1,180.4 feet to a pin in fence line; thence N 8 degrees 40' E, 144.1 feet to a pin; thence continuing with North line of Tract #3 N 81 degrees 46' E, through a pin set 22 feet off center line of Lytle Creek Road and crossing Lytle Creek, for a total distance of 490.2 feet to a pin in center of Lytle Creek Road; thence with center of said road N 6 degrees 44' E 321.3 feet to the beginning, containing 113.84 acres, more or less, according to survey made by Robert E. Francis, Registered Land Surveyor, dated September 3, 1975.

This conveyance is made subject to a continuing easement of Neil G. Ellis and wife, Virgie Mae Ellis, to use the road and bridge over Lytle Creek for ingress and egress from Tract #1 of this survey, during all periods of high water conditions when their customary access is blocked by flood or other obstruction. The easement extends 450 feet from Lytle Creek Road. See Quitclaim Deed of record in Deed Book 298, page 828, of the Register's Office for Rutherford County, Tennessee.

There is located on the above-described tract of land and conveyed herewith, a water pump in the creek; however, the right to use said pump is hereby reserved by A. D. Salisbury and wife, Helen M. Salisbury, and the expense for the upkeep of said pump will be shared by A.D. Salisbury, and wife, Helen M. Salisbury, and the grantees, Joseph D.

Jenkins, and wife Velma J. Jenkins, and Neil G. Ellis et ux, the purchasers of Tract #1 of this survey, A.D. Salisbury and Helen Salisbury having reserved Tract #3 of this survey. See Book 240, page 652, Register's Office for Rutherford County, Tennessee.

Included in the above description are the followings lots of Creekside Estates: Lots 2, 4, 5, 6, 7, 18, 19, 20, 21, 22, 23, 24, 25, 26, 51, 52, 53, and 54 as shown on plat of record in Record Book 34, page 276 of the Registers Office of Rutherford County, Tennessee.

Being the same property conveyed to Community First Bank & Trust by Trustee's Deed of record in Record Book 1092, page 3519, Register's Office for Rutherford County, Tennessee.

Included in the above description, but expressly excluded from this description are Lots 1 and 3 of Creekside Estates more particularly described in the deeds of record in Record Book 937, page 3135 and Record book 937, page 3137, Register's Office for Rutherford County, Tennessee.

EXHIBIT "B"

BYLAWS