IN THE FOURTH CIRCUIT COURT OF DAVIDSON COUNTY, TENNESSEE

FILED

1999 FEB 19 PM 2:3

RICHARD R. ROOKER, CLERK

ANNETTE LORRAINE STARNES TAYLOR

vs.

No. 96D-1035

JAMES E. TAYLOR

FINAL DECREE OF DIVORCE

This cause came on to be heard on the 25th day of January, 1999, before Mary Ashley Nichols, Substitute Judge. It appearing to the Court that Mr. Taylor had elected to represent himself in this matter and thus acknowledges that the Court has jurisdiction over him due to his residence within Davidson County, Tennessee. Upon testimony of the parties, statement of counsel for Mrs. Taylor, and from the entire record, the Court took the matter under advisement and subsequently rendered a decision on the 5th day of February, 1999. It is therefore,

ORDERED, ADJUDGED AND DECREED that the parties shall be declared divorced pursuant to T.C.A. Section 36-4-129.

It is further ORDERED, ADJUDGED AND DECREED that Mr. Taylor shall be awarded the marital home located at 1157 Jackson's View Road, Nashville, Tennessee, free of any claim by Mrs. Taylor. He shall assume the mortgage and any other debts owing thereon and hold Mrs. Taylor harmless and indemnify her from any responsibility thereon. All right, title and interest that Mrs. Taylor has in to said home, shall be divested from her and reinvested in Mr. Taylor. The legal description of the property is found below.

It is further ORDERED, ADJUDGED AND DECREED that Mr. Taylor must refinance the home in his individual name within ninety (90) days of entry of the Final Decree of Divorce. In the event that he is unable to refinance the home within the ninety day period, the ~~hoe~~ home shall be placed on the market for immediate sale.

It is further ORDERED, ADJUDGED AND DECREED that Mr. Taylor shall be responsible for one-half of Mrs. Taylor's attorney fees, therefore David W. Garrett is awarded a judgment in the amount of $2,804.60 against Mr. Taylor. To secure said judgment, a lien

shall be placed in said amount against the marital home located at 1157 Jacksons View Road, Nashville, Tennessee, and the legal description of same is as follows:

> LAND in Davidson County, Tennessee, being Lot No. 12 on the Plan of Bret Ridge of record in Book 6900, page 121, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.
>
> BEING the same property conveyed to James E. Taylor and Wife, Annette L. Taylor, by deed from Gemcraft Homes (Tennessee) Inc., of record in Book 7284, Page 624, Register's Office for Davidson County, Tennessee.
>
> The said James E. Taylor and Annette L. Taylor having since been divorced by this document.
>
> THIS is improved property known as 1157 Jacksons View Road, Hermitage, Tennessee 37076.

It is further ORDERED, ADJUDGED AND DECREED that Husband shall be awarded the joint SunTrust Bank Account, U.S. Courthouse Credit Union Account, Vanderbilt University Credit Union Account, free of any claim by Mrs. Taylor.

It is further ORDERED, ADJUDGED AND DECREED that Mrs. Taylor shall be awarded her SunTrust Account and her Tennessee Teacher's Credit Union Account, free of any claim by Mr. Taylor.

It is further ORDERED, ADJUDGED AND DECREED Mr. Taylor shall be awarded his AllState Life Insurance Policy and the American General Insurance Policy and the cash value therein, free of any claim by Mrs. Taylor.

It is further ORDERED, ADJUDGED AND DECREED that Mrs. Taylor shall be awarded her AllState Insurance policy and the cash value therein, free of any claim by Husband.

It is further ORDERED, ADJUDGED AND DECREED that FIVE THOUSAND FIVE HUNDRED DOLLARS ($5,500.00) of Putnam Funds that Mrs. Taylor spent during the parties' separation was marital property and that said value shall be included when calculating her portion of the division of the marital estate.

It is further ORDERED, ADJUDGED AND DECREED that Mrs. Taylor's request for alimony is denied.

It is further ORDERED, ADJUDGED AND DECREED and the Court finds that certain debts while incurred during the marriage are

separate debts and are not included in the distribution of the marital estate.

It is further ORDERED, ADJUDGED AND DECREED that Mr. Taylor's separate debts are as follows:

American General Insurance	$4,516.32
AllState Insurance	$1,749.00
Vanderbilt University Medical Center	$ 327.84

Mr. Taylor shall be responsible for said debts and he shall hold Mrs. Taylor harmless and indemnify her from any responsibility owing thereon.

It is further ORDERED, ADJUDGED AND DECREED that Mrs. Taylor's separate debts are as follows:

Sallie Mae	$ 8,601.00
Sallie Mae	$15,000.00
Citibank	$ 3,125.60
Rooms to Go	$ 2,566.95
Rhodes Furniture	$ 1,282.11
American Express	any balance owing

Mrs. Taylor shall be responsible for said debts and she shall hold Mr. Taylor harmless and indemnify him from any responsibility owing thereon.

It is further ORDERED, ADJUDGED AND DECREED that Mr. Taylor shall pay the following marital debts, in exchange for Wife's equity in the marital home.

Internal Revenue Service	$2,517.70
Sears	$2,088.66
Castner Knott	$ 265.97
Dillards	$ 194.03
American Express	
First USA	$9,181.00
First Card	$5,027.93
SunTrust Card Center	$4,274.95
Associates	$1,487.19
J.C. Penny	

Mr. Taylor shall hold Mrs. Taylor harmless on said debt and shall indemnify her from any responsibility owing thereon.

It is further ORDERED, ADJUDGED AND DECREED that Mrs. Taylor shall be responsible for the Discover Card in the amount of THREE THOUSAND NINE HUNDRED SEVEN DOLLARS AND EIGHTY-SEVEN CENTS ($3,907.87).

It is further ORDERED, ADJUDGED AND DECREED that each party shall be awarded the furniture and furnishings in their individual possession, free of any claim by the other party.

It is further ORDERED, ADJUDGED AND DECREED that Mrs. Taylor shall be awarded the TIAA-CREF and Vanguard accounts in her individual name, free of any claim by Mr. Taylor.

It is further ORDERED, ADJUDGED AND DECREED that Mr. Taylor shall be awarded the TIAA-CREF and Vanguard accounts in his individual name, free of any claim by Mrs. Taylor.

It is further ORDERED, ADJUDGED AND DECREED that this Court has jurisdiction over Mr. Taylor due to his being a resident of Davidson County, Tennessee; that Mr. Taylor's rights under the Soldiers and Sailors Civil Relief Act were observed, and that the parties were married on July 19, 1986; that they were married for over ten (10) years during which Mr. Taylor performed at least 10 years of creditable service with the U. S. Army or Army Reserves during the marriage; and that James E. Taylor's Social Security Number is [redacted]-9402.

It is further ORDERED, ADJUDGED AND DECREED that as a further division of the marital estate, Mrs. Taylor shall be awarded fifty percent (50%) of Mr. Taylor's "disposal" retired pay that has accrued for his total service with the U.S. Army or Army Reserve.

It is further ORDERED, ADJUDGED AND DECREED that Mrs. Taylor shall also be awarded Survivor Benefit Plan (SBP) coverage as a former spouse and that Mr. Taylor shall take whatever steps are necessary to obtain said coverage for Mrs. Taylor.

It is further ORDERED, ADJUDGED AND DECREED that a Qualified Domestic Relations Order may issue, if required by the Defense Finance and Accounting Service, to effectuate the terms of this Final Decree.

It is further ORDERED, ADJUDGED AND DECREED that David W. Garrett shall hereby be allowed to withdraw as attorney of record for Mrs. Taylor.

It is further ORDERED, ADJUDGED AND DECREED that the cost of this cause shall be divided between the parties.

Entered this 19th day of February, 1999.

MARY ASHLEY NICHOLS, SUBSTITUTE JUDGE

2-19-99

APPROVED FOR ENTRY:

BY: DAVID W. GARRETT
P.R. 13248
ATTORNEY FOR MRS. TAYLOR
43 Music Square, West
Nashville, TN 37203
615/244-4270

Mail

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Final Decree has been mailed to James E. Taylor, Pro Se, 1157 Jackson's View Road, Hermitage, TN 37076, on this 17th day of February, 1999.

DAVID W. GARRETT

BOOK 11361 PG. 300

STATE OF TENNESSEE

I, **RICHARD R. ROOKER,** Clerk of the Circuit Court for Davidson County, in the State aforesaid, do hereby certify that the foregoing is a true and correct copy of the Order heretofore entered in the FOURTH Circuit Court for Davidson County, Tennessee, on the 19 day of FEBRUARY , 19 99 , in the Case Number 96D1035 between TAYLOR, ANNETTE LORAINE STARNES Plaintiff, and TAYLOR, JAMES E. Defendant,

1811 03/01 0101 03CHECK 26.00

as same remains of record in Vol. 515 , Page 94511 of the Minutes of said Court.

IN TESTIMONY WHEREOF, I hereunto subscribe my name and affix the seal of said Court, at office, in Nashville, the 26 day of FEBRUARY in the year one thousand nine hundred and ninety-nine and in the 223rd year of American Independence.

RICHARD R. ROOKER, Clerk;

By _____ Deputy Clerk

SEAL

99 MAR -1 PM 4:23

RICHARD R. ROOKER
DAVIDSON COUNTY, TN.

055464543

IDENTIF. & REFERENCE