THIS INSTRUMENT PREPARED BY:

Homer R. Ayers, Attorney At Law
303 Frances Street
P. O. Box 904
Goodlettsville, Tennessee 37070-0904

AFFIDAVIT OF HEIRSHIP
and
QUITCLAIM DEED

Instr:200001040001024 Page: 1 OF 6
REC'D FOR REC 01/04/2000 3:07:20PM
RECORD FEE: $26.00
M. TAX: $0.00 T. TAX: $0.00

ADDRESS NEW OWNERS:	PERSON OR ENTITY RESPONSIBLE FOR THE PAYMENT OF REAL ESTATE TAXES:	MAP-PARCEL NOS.
Kathryn A. Harris, et. ux. 2932 Lyndale Drive Nashville, Tn., 37207	Same as New Owner	Map: 60-7 Parcel: 44 Field Book: 12DZ55750

STATE OF TENNESSEE:
COUNTY OF DAVIDSON:

The undersigned, Kathryn Harris and husband, Robert C. Harris, a/k/a Robert Clayton Harris, being more than eighteen years of age and sui juris, after being duly sworn, make affidavit under oath as follows:

1. That by deed of record in Book 9874, Page 797, Register's Office for Davidson County, Tennessee, Kathryn Harris, individually and as Trustee and Willie Mai Speck conveyed to Willie Mai Speck and Robert Clayton Harris and wife Kathryn Harris certain real property, with the improvements thereon and the appurtenances thereto in Davidson County, Tennessee, described as follows, to wit:

   Being Lot No. 74 on the Plan of Hillhurst Acres, Section V, as of record in Book 2331, Page 136, Register's Office for said County, to which Plan reference is herein made for a more complete and accurate description.

   Said Lot No. 74 fronts 140 feet on the east side of Lyndale Drive and extends back between lines measuring 219.5 feet on the north line and 213.4 feet on the row line to an irregular line in the rear measuring 141.7 feet thereon.

   The mailing address for the said property is: 2932 Lyndale Drive, Nashville, Tn. 37207.

   The property description, as set forth above, is the same as that contained in the previous deed of record.

2. Willie Mai Speck died on June 1, 1998, a citizen and resident of Davidson County, Tennessee, at the age of seventy (76) years, leaving a Last Will and Testament dated November 30, 1995, the original of which is attached hereto as Exhibit A to this Affidavit and incorporated herein by reference. Affiants believe that the siad Will is properly signed, published and attested and an Affidavit as to the execution of the said Will by the subscribing witnesses, Janice P. Yearout and Nancy W. Hunter, is attached to the Will.

3. By virtue of the said Last Will and Testament of Willie Mai Speck, all of her right, title and interest in and to the real property, together with the improvements thereon and the appurtenances thereto, described in paragraph 1 above, became vested in her niece, Kathryn Harris.

4. No probate or administration was made of the estate of Willie Mai Speck in any Court; however, the undersigned Affiants represent and warrant that the estate of Willie Mai Speck is a non-taxable estate and that all debts and obligations owing by Willie Mai Speck, during her lifetime or by reason of her death, have been fully paid and satisfied, and the undersigned Affiants agree that they will indemnify any mortgage lender or subsequent purchaser of the property described in paragraph 1 above from any cost, expense or judgment relating to any claim, demand or suit with respect to any matter or thing concerning the estate of Willie Mai Speck, including, but not limited to said debts, obligations and taxes.

THIS INSTRUMENT WAS PREPARED FROM INFORMATION FURNISHED BY THE PARTIES WITHOUT AN EXAMINATION OF OTHER RECORDS.

5. The undersigned, Kathryn Harris, hereby sells, transfers and quitclaims the one half undivided interest of Willie Mai Speck in the real property described in paragraph 1 above, acquired by her under the Last Will and Testament of Willie Mai Speck, to Kathryn Harris and Robert Clayton Harris, to the end that the said property shall be owned and title shall be vested in Kathryn Harris and Robert Clayton Harris, husband and wife, as tenants by the entirety and not as tenants in common.

6. The property described in paragraph 1 above is encumbered by a Deed of Trust or Mortgage in favor of PNC Mortgage Corp. of America in the original principal amount of $103,281.00 which Deed of Trust is of record in Book 9934, Page 593, Register's Office for Davidson County, Tennessee and 1999 State and County real property taxes which are now due but not delinquent. The undersigned Affiants agree to pay all payments due to be paid under the said Deed of Trust or Mortgage and the said real property taxes in a timely manner.

7. The undersigned represent and warrant that there are no other persons, corporations or other entities who might or could have any interest in the real property described in paragraph 1 above.

Witness our hands on the day and date acknowledged below.

Kathryn A. Harris

Kathryn Harris

Robert Clayton Harris

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Kathryn Harris and husband Robert Clayton Harris, 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 30th day of December, 1999.

Patsy C. Davidson

NOTARY PUBLIC

PATSY C. DAVIDSON
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TN
MY COMMISSION EXPIRES
DECEMBER 6, 2001

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater, for this transfer is NONE.

AFFIANT

Patsy C. Davidson

NOTARY PUBLIC

PATSY C. DAVIDSON
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TN
MY COMMISSION EXPIRES
DECEMBER 6, 2001

LAST WILL AND TESTAMENT

OF

WILLIE MAI SPECK

****

I, **WILLIE MAI SPECK**, of Davidson County, Tennessee, being of sound mind and disposing memory, do make, declare and publish this my Last Will and Testament, hereby revoking all former wills and codicils to wills heretofore made by me.

I desire and direct that all of my just debts (including unpaid charitable pledges whether or not the same are enforceable obligations of my estate) and taxes be paid as soon as practicable after my death, except that any debts which are payable in installments or are not due until at least one year from the date of my death need not be paid during the administration of my estate but may, if the terms of such debts permit, be continued and paid according to their tenor. My executrix/executor may, in her/his sole discretion, pay from my domiciliary estate, all or any portion of the costs of ancillary administration and similar proceedings in other jurisdictions.

In the event that any property or interest in property passing under this Will, by operation of law, or otherwise by reason of my death, shall be encumbered by mortgage or lien, or shall be pledged to secure any obligation (whether the property or interest in property so encumbered or pledged shall be owned by me jointly or individually), it is my intention that such indebtedness shall not be charged to or paid from my estate, but that the devisee, legatee, joint owner taking by survivorship or beneficiary receiving such property or interest in property shall take it subject to all encumbrances existing at the time of my death.

I give, devise and bequeath to my niece, Kathryn Harris, all real, personal and mixed property that I have and any future

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BOBBY D. DAVIS
ATTORNEY AT LAW
101 SHEPHERD HILLS DR.
MADISON, TENNESSEE
37115
(615) 851-6697
Fax: (615) 859-7934

Signed, sealed, published and declared by the testatrix, **WILLIE MAI SPECK**, to be her Last Will and Testament, in the presence of all of us at one and the same time, and we at her request and in her presence and the presence of each other, have hereunto subscribed our names as witnesses, and we do hereby attest to the sound and disposing mind of the testatrix and to the performance of the aforesaid act of execution at the place and on the date hereinabove set out.

James P. Seaton OF Hendersonville, Tn 37075

Nancy W. Hunter OF Hendersonville, TN 37075

PAGE THREE AND ATTESTATION PAGE OF MY WILL

Willie Mai Speck

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interest in real, personal or mixed property that I might acquire.

In the event my niece, Kathryn Harris, has predeceased me, then I direct that my estate shall be distributed equally among Laura H. Dickerson, Tracy H. Langston and Robert Clayton Harris, II.

I hereby nominate, constitute and appoint my niece, Kathryn Harris, executrix of this my Last Will and Testament. In the event said Kathryn Harris shall not survive me or shall fail to qualify, die, resign or cease to act for any reason, I appoint Robert Clayton Harris, II, as alternate executor in her place. I direct that no bond or other security shall be required of my executrix/executor for the faithful performance of her/his duties as such, nor shall she/he be required to prepare or file an inventory of my estate.

I incorporate by reference, as fully as if copied verbatim, all the provisions and powers, to the extent applicable, set forth in Tennessee Code Annotated § 35-50-110, which section enumerates the administrative powers that I hereby confer upon my executrix/executor. These powers (as set out in said statute on the date of the execution of this Will) are granted, notwithstanding that said statute may be amended hereafter or repealed at the time of my death.

IN WITNESS WHEREOF, I have hereunto set my hand to this my Last Will and Testament, at Madison, Tennessee, this 30 day of Nov., 1995.

Willie Mai Speck

WILLIE MAI SPECK

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STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Janice P. Yearout and Nancy W. Hunter, after being duly sworn or affirming, make oath or affirm that the foregoing Last Will and Testament was signed by the testatrix, as and for and at that time acknowledged, published and declared by **WILLIE MAI SPECK** to be her Last Will and Testament, in the sight and presence of us, the undersigned, who at her request and in her sight and presence, and in the sight and presence of each other, have subscribed our names as attesting witnesses on the 30th day of Nov., 1995; and we further make oath or affirm that the testatrix was of sound mind and disposing memory and not acting under fraud, menace or undue influence of any person and was more than eighteen (18) years of age; and that each of the attesting witnesses is more than eighteen (18) years of age.

Janice P. Yearout

Nancy W. Hunter

Sworn to and subscribed before me
this 30th day of November,
1995.

Janice M. Cathey
Notary Public

My Commission Expires: 4/21/96

/J.DOCS\WILLS\SPECK.N95

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