Box 5

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $ -0-.

AFFIANT

Sworn to and subscribed before me this 5th day of June, 2000.

NOTARY PUBLIC

My commission expires:_____

J. WAYNE THOMAS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 24, 2001

Map & Parcel No. 75/08/202.00

Address of New Owner:
Joy A. Gardner
905 Cointreau Drive
Hermitage, TN 37076

Send Tax Notices To:
Same.

QUIT-CLAIM DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, PHILLIP R. GARDNER, hereinafter referred to as Grantor, hereby quitclaims to JOY A. GARDNER, her heirs and assigns forever, all of his right, title and interest in the following described real estate, situated in Davidson County, State of Tennessee, to wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:

BEING Lot No. 173 on the Plan of Highlands of Tulip Grove, Section 3, which is of record in Plat Book 4675, Page 140, Register's Office for Davidson County, Tennessee.

BEING the same property conveyed to Phillip R. Gardner and wife, Joy A. Gardner, by deed from Virginia M. Dobransky, dated August 20, 1981, recorded August 25, 1981, of record in Book 5786, page 724, Register's Office for Davidson County, Tennessee.

Instr:200006060055905 Page: 1 OF 1
REC'D FOR REC 06/06/2000 7:48:19AM
RECORD FEE: $10.00
1. TAX: $0.00 T. TAX: $0.00

Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises.

IN WITNESS WHEREOF, the said PHILLIP R. GARDNER has hereunto set his signature, this 1st day of June, 2000.

PHILLIP R. GARDNER

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named PHILLIP R. GARDNER, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the foregoing Quit-Claim Deed for the purposes and considerations therein contained.

WITNESS my hand and official seal of office, this 1st day of June, 2000.

NOTARY PUBLIC

My commission expires:_____

J. WAYNE THOMAS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 24, 2001

This Deed Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee
1100 Kermit Drive, Suite 204
Nashville, Tennessee 37217

When Recorded Return to:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217