This transfer is exempt from the Tennessee real estate according tax pursuant to T.C.A. § 67-4-409(a)(3).

STATE OF TENNESSEE
COUNTY OF DAVIDSON

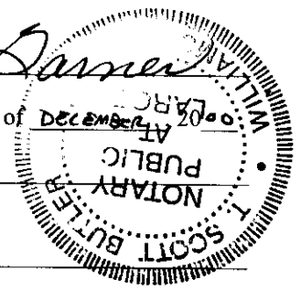
The actual consideration for this transfer is $-0-.

Peggy Wilcher Garner
Affiant

Subscribed and sworn to before me this 1 day of December 2000.

T Scott Butler

My Commission Expires: 7-7-04



This instrument was prepared by:
AmeriEstate Legal Plan, Inc.
2081 Business Center Dr.
Suite 165
Irvine, CA 92612

Address New Owner as Follows:
THE GARNER TRUST Dated 12-1-00
218 DIANE DR.
MADISON, TN 37115

Send Tax Bill to:
KENNETH D. GARNER and PEGGY W. GARNER
Trustee(s) of
THE GARNER TRUST Dated 12-1-00
218 DIANE DR.
MADISON, TN 37115

Map Parcel Number:
051-15-0-A 019.00

QUIT CLAIM DEED

KNOW ALL MEN BY THESE PRESENTS that PEGGY WILCHER GARNER, for and in consideration of the sum of Ten Dollars and 00/100 ($10.00), cash in hand paid, the receipt of which is hereby acknowledged, have bargained and sold, and do hereby convey, remise, release and forever quitclaim unto KENNETH D. GARNER and PEGGY W. GARNER Trustee(s) respectively, and his/her/their successors in trust for the benefit of PEGGY WILCHER GARNER, under the terms of THE GARNER TRUST Dated 12-1-00, a Revocable Living Trust, its successors and assigns, his/her entire right title and interest in and to a certain tract or parcel of land in DAVIDSON County, Tennessee, described as follows:

BEING UNIT NO. 19 AS SHOWN ON THE PLAT OF QUAIL CREEK OF RECORD IN BOOK 6328, PAGES 89-93, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS OF THE QUAIL CREEK HOMEOWNER'S ASSOCIATION, ALL AS DESCRIBED IN BOOK 6328, PAGE 44, ET. SEQ., SAID REGISTER'S OFFICE.

BEING the same land conveyed to PEGGY WILCHER GARNER from BOBBY JOE KNIGHT, an unmarried person by Deed of record in Deed Book 8661 Page 733 in the Register's Office for DAVIDSON County, Tennessee.

This is improved property known as:

This instrument and the interest hereby released and quitclaimed are subject to such limitations, restrictions and encumbrances as may effect the premises.

Davidson County DEEDQC
Recvd: 12/19/00 13:41 2pgs
Fees:10.00 Taxes:0.00

20001219-0124411

WITNESS my hand this 1 day of DECEMBER, 2000

Peggy Wilcher Garner
PEGGY WILCHER GARNER

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and said county and state, PEGGY WILCHER GARNER with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand, at MADISON Tennessee, this 1 day of DECEMBER, 2000.

T Scott Butler
Notary Public

My Commission expires: 7-7-04

T. SCOTT BUTLER
NOTARY PUBLIC AT LARGE
WILLIAMSON CO. TN.

This deed was prepared without the benefit of a title examination, and the attorney preparing same assumes no responsibility for the legal description.