PREPARED BY (AND RETURN TO):
WILKINS & IVEY
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Brentwood, Tennessee 37027
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Dav. Co. File: Box 8 (43226 sk)

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Matt H. Guthrie Melissa Oglesby 545 Whispering Hills Drive Nashville, TN 37211	CTX Mortgage Company P.O. Box 199077 Dallas, TX 75219-9077

TAX MAP-PARCEL NUMBERS: 147-15-126

Davidson County DEEDQC
Recvd: 02/04/02 08:38 2pgs
Fees:17.00 Taxes:0.00
20020204-0014773

QUITCLAIM DEED

FOR AND IN CONSIDERATION of the express purpose of making a re-conveyance to create **a joint tenancy with rights of survivorship in the Grantee**, the undersigned, **Matt H. Guthrie, as Grantor,** by these presents does hereby transfer, quitclaim and convey unto **Percy Wilkins, Jr., Trustee, Trustee's** successors and assigns, all of **Grantor's** right, title and interest, if any, in and to the following described real property, **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 105 on the Plan of Whispering Hills Section I of record in Book 2331, Pages 82-84, Register's Office for said County.

Said Lot No. 105 fronts 85.0 feet on the southwesterly margin of Whispering Hills Drive and extends back between parallel lines 192.0 feet to a dead line.

BEING the same property conveyed to the Borrower herein from Matt H. Guthrie and Jacob C. Guthrie by quitclaim deed dated January 25, 2002 and being filed for record concurrently herewith in 20020204-0014771, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Book 2331, page 82-84 , said Register's Office, which Plan shows a 75 foot minimum building set back line from Whispering Hills Drive and a 10 foot easement for public utility purposes along the rear line(s); and a 2.5 x 20 foot utility anchor easement located on the northwesterly front corner of said lot;Restrictive Covenants of record in Book 24841, Page 499, said Register's Office; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions would violate 42 USC 3604c.

This is improved property, known as: 545 Whispering Hills Drive, Nashville, TN 37211

And now, I, the said **Percy Wilkins, Jr., Trustee,** for the express purpose of carrying out the intent of this conveyance, as above set out, do hereby transfer, quitclaim and convey unto **Matt H. Guthrie and Melissa Oglesby as joint tenants with right of survivorship**, as **Grantee, Grantee's** heirs and assigns, the same property hereinabove described and set forth, to which reference is here made.

WITNESS THE EXECUTION HEREOF on January 30, 2002

Matt H. Guthrie	**Percy Wilkins, Jr., Trustee**

State of Tennessee
County of Davidson

On January 30, 2002, before me the undersigned authority, personally appeared **Matt H. Guthrie**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

My Commission Expires: _____

SALLY C. TAYLOR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 31, 2004

State of Tennessee
County of Davidson

On January 30, 2002 before me the undersigned authority, personally appeared **Percy Wilkins, Jr.,** to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

My Commission Expires: _____

SALLY C. TAYLOR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 31, 2004

A F F I D A V I T

The undersigned Affiant hereby declares under oath that the actual consideration for this transfer is: $0.00.

Affiant

Sworn and subscribed before me on January 30, 2002

Notary Public

My Commission Expires: _____

SALLY C. TAYLOR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 31, 2004