THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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

Affiant

Subscribed and sworn to before me this 10th day of October, 2002.

Notary Public

My Commission Expires: 10-17-05

Davidson County DEEDQC
Recvd: 10/10/02 15:50 2pgs
Fees:17.00 Taxes:0.00
20021010-0124614

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

ADDRESS NEW OWNER

JEFFREY L. McKAY
745 Benton Avenue
Nashville, Tennessee 37204

SEND TAX BILLS TO

AMERICA'S WHOLESALE LENDER
750 Old Hickory Boulevard #180
Brentwood, Tennessee 37027

MAP & PARCEL NOS.

MAP 105-10
PARCEL 315

QUITCLAIM DEED

FOR AND IN CONSIDERATION of TEN ($***10.00) DOLLARS, the receipt of which is hereby acknowledged, and for the express purpose of making a re-conveyance to create an undivided one-half interest in each party Joint With Rights of Survivorship and not as Tenants in Common,

I, JEFFREY L. McKAY, unmarried, for the express purpose of creating an undivided one-half interest Joint with Rights of Survivorship and not as tenants in common in JEFFREY L. McKAY, unmarried, and BEN A. ALLEN, unmarried, by these presents do hereby quitclaim and convey unto JEFF HART, Trustee, his successors and assigns, all right, title and interest that I may have in the following described tract or parcel of land located in Davidson County, Tennessee, to wit:

BEING the easterly 80.0 feet of the westerly 135.0 feet of Block No. 9 on the Map of Yarbrough's Subdivision of Woodland of record in Book 57, page 148, Register's Office for Davidson County, Tennessee.

BEING the same property conveyed to Jeffrey L. McKay, unmarried, by deed from Douglas R. Sherman, Jr. and wife, Winifred C. Sherman, of record in Book 11655, page 614, Register's Office for Davidson County, Tennessee.

This is improved property known as 745 Benton Avenue, Nashville, Tennessee 37204.

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

And now, I, the said Jeff Hart, as Trustee, and no further or otherwise and for the express purpose of carrying out the intent of this conveyance, as above set out, do hereby quitclaim and convey unto Jeffrey L. McKay and Ben A. Allen, both unmarried, as joint tenants with rights of survivorship, their heirs and assigns, all right, title and interest that I, as Trustee, may have in the same property hereinabove described and set forth, to which reference is here made, and said property is conveyed subject to the same limitations, restrictions and encumbrances as may affect the premises, as above set forth.

IN WITNESS WHEREOF we have hereunto set our hands on this 18th day of October, 2002.

JEFFREY L. McKAY

JEFF HART, Trustee

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 JEFFREY L. McKAY, 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 within instrument for the purposes therein contained.

WITNESS my hand and official seal this 18th day of October, 2002.

Notary Public

My Commission Expires: 10.12.05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

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 JEFF HART, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he, as Trustee, executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal this 18th day of October, 2002.

Notary Public

My Commission Expires: 10.12.05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee