PREPARED BY WHITE, REGEN & GARTON, PLC, P. O. BOX 190, DICKSON, TN 37056

N-1126 Map 142-03, Group A, Parcel 350.00

QUITCLAIM DEED

FOR AND IN CONSIDERATION of a 1994 Clayton Dutc, VIN No. 47CT20P21R1042567, the receipt of which is hereby acknowledged, and other good and valuable consideration including his assumption of and agreement to pay the indebtedness evidenced by a certain promissory note executed by Edward E. Cullum and Patricia A. Collier, made payable to Ivanhoe Financial, Inc. in the principal amount of Seventy Thousand and No/100 Dollars ($70,000.00), and secured by a deed of trust of record in Instrument No. 20031002-0145536 in the Register's Office of Davidson County, Tennessee, I, **Patricia A. Collier**, do hereby convey and quitclaim unto **Edward E. Cullum**, the same person as Edward E. Collum, his heirs and assigns, all of my right, title, and interest in and to the real property described in Exhibit A, which is attached hereto and incorporated herein by reference (the "Property"), together with all rights, privileges, tenements, and hereditaments thereto belonging or in any manner appertaining.

IN WITNESS WHEREOF, I have hereunto set my hand this 25th day of February, 2004.

Patricia A. Collier

Davidson County DEEDQC
Recvd: 02/26/04 14:02 3pgs
Fees:17.00 Taxes:0.00
20040226-0022009

ACCEPTANCE

Edward E. Cullum hereby accepts the foregoing conveyance upon and subject to the terms, covenants, and conditions contained therein.

Edward E. Cullum

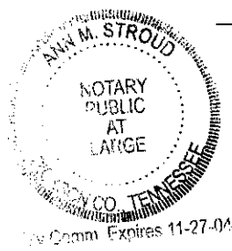
STATE OF TENNESSEE

COUNTY OF Dickson

Personally appeared before me, the undersigned, a notary public in and for said state and county, the within named Patricia A. Collier, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Dickson, Tennessee, this 25th day of February, 2004.

Ann M. Stroud
Notary Public



My Commission Expires:
11-27-04

STATE OF TENNESSEE

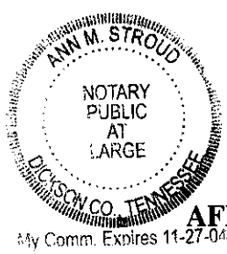
COUNTY OF Dickson

Personally appeared before me, the undersigned, a notary public in and for said state and county, the within named Edward E. Cullum, 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 at Dickson, Tennessee, this 25th day of February, 2004.

Ann M. Stroud
Notary Public

My Commission Expires:
11-27-04



AFFIDAVIT

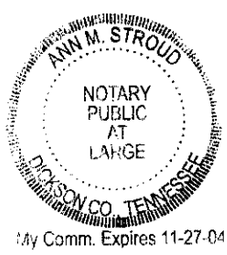
I hereby swear or affirm that the actual consideration for this transfer is $0.

Edward E. Cullum
Affiant

Sworn to and subscribed before me, this 25th day of February, 2004.

Ann M. Stroud
Notary Public

My Commission Expires:
11-27-04



ADDRESS OF NEW OWNER(S) AND
SEND TAX BILLS TO:

Ed Cullum
350 Deer Forest Dr
Nashville TN 37221

This instrument was prepared from information furnished by one or more of the parties hereto, and the preparer assumes no responsibility for the completeness or accuracy of such information. No title examination was requested or performed.

EXHIBIT A

Description of Property

Lying and being in Davidson County, State of Tennessee, and being more particularly described as follows:

> Unit No. 350 in Deer Lake Retirement Community, a horizontal property regime, as shown on the Plat of Deer Lake Retirement Community recorded in Book 5050, Pages 28 and 29, and as amended in Book 5050, Pages 62 and 63, and in Book 5215, Page 207, Register's Office for Davidson County, Tennessee, and described in a Master Deed recorded in Book 5097, Pages 529 through 539 and in Bylaws of Deer Lake Retirement Association, Inc., of record in Book 7556, Page 354 in the Register's Office of Davidson County, Tennessee to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the property, apartment owners and tenants of Deer Lake Retirement Community contained in the aforesaid Master Deed and Bylaws are incorporated in this deed by reference and made a part hereof the same as though copied herein verbatim.
>
> Subject to all of the covenants, terms, provisions and conditions set forth in the aforesaid documents including but not limited to the obligation to pay monthly assessments for the maintenance and operation of Deer Lake Retirement Community in accordance with the Master Deed and Bylaws; and
>
> Subject to restrictions on the right to transfer ownership of the above described apartment unit or to lease said unit as set out in the Master Deed and Bylaws.

Being the same property conveyed to Edward E. Collum and Patricia A. Collier by a warranty deed from Deer Lake Retirement Association, Inc., dated September 16, 2003, of record in Instrument No. 20031002-0145535 in the Register's Office of Davidson County, Tennessee.