This Instrument Prepared by
BROKERS ESCROW SERVICES, INC.
P. O. BOX 140255
211 DONELSON PIKE, SUITE 2
NASHVILLE, TENNESSEE 37214

Send tax bill to new owner:
Young Ja Cho and Joo Hyun Cho
5609 Dory Drive
Antioch, TN 37013

MAP 151 090B
PARCEL 043.00 CO

Davidson County DEEDQC
Recvd: 12/02/05 16:12 2 pgs
Fees:17.00 Taxes:0.00
20051202-0145420

QUITCLAIM DEED

For and in consideration of love and affection and for the express purpose of making a re-conveyance to create fee simple absolute ownership in **Young Ja Cho and husband Joo Hyun Cho,** I, Young Ja Cho, by these presents do hereby quit claim, grant and convey unto David J. Waynick , Trustee, his successors and assigns, all of my right, title and interest in the following described tract of land in Davidson County, Tennessee, to wit:

A tract or parcel of land lying in the County of Davidson, State of Tennessee, being Lot No. 41 on the Final Plat of Phase 1-B Lakeside Cove at Percy Priest of record in Instrument #20050110-0003257 Register's Office for Davidson County, Tennessee to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Young Ja Cho, married, from Centex Homes, a Nevada general partnership, by deed dated November 22, 2005 of record in Instrument # 20051202-0145375 in the Davidson County Register's Office (~~and recorded simultaneously herewith~~).

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2005 and subsequent years.

THIS conveyance is made expressly subject to all covenants, conditions, restrictions, and reservations contained in former deeds and other instruments of record applicable to said property, insofar as same are presently binding thereon, and to any easements apparent from an inspection of said property.

And now, I, the said David J. Waynick , Trustee, for the express purpose of carrying out the intent of this conveyance, as above set out, do hereby quit claim and convey unto **Young Ja Cho and husband, Joo Hyun Cho,** all of my interest in the same property hereinabove described and set forth, to which reference is here made, and the interest in said property is conveyed subject to the same limitations, restrictions and encumbrances as may affect the premises, as above set forth.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $-0-.

Joo Hyun Cho
Affiant

Subscribed and sworn to before me this 28th day of November , 2005.

Notary Public

REBECCA R. WAYNICK
NOTARY PUBLIC AT LARGE
WILSON COUNTY
My Commission Expires 03/08/2007

IN WITNESS WHEREOF I have hereunto set my hand on this the 28th day of November, 2005.

Young Ja Cho

David J. Waynick, 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 Young Ja Cho, the bargainor, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee this 28th day of November , 2005.

Notary Public
My commission expires:

REBECCA R. WAYNICK NOTARY PUBLIC AT LARGE WILSON COUNTY My Commission Expires 05/08/2009

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 David Waynick, Trustee, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 28th day of November , 2005.

THOMAS B. LUCK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public
My Commission expires: May 24, 2008