FROM:

LAURA M. KINNARD
(Formerly Laura M. Wilford)
And LAURITA JOYCE GAINES
(Formerly Laurita J. Johnson)

TO:

PHILIP W. DUER TRUSTEE

AND FROM:

PHILIP W. DUER, TRUSTEE

TO:

LAURA M. KINNARD For her Life With
Remainder to LAURITA JOYCE GAINES

QUITCLAIM DEED WITH LIFE ESTATE CREATED

THIS INSTRUMENT WAS PREPARED BY: PHILIP W. DUER, Attorney
530 Church Street, Suite 400
Nashville, TN 37219
Phone: (615) 301-4800

STATE OF TENNESSEE)
COUNTY OF Davidson)

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

Laura M. Kinnard
Affiant

Sworn to and Subscribed before me this 7th **day of** December **, 2010.**

My Commission Expires:
Aug 23, 2011

Notary Public

PICK-UP

ADDRESS NEW OWNER:
LAURA M. KINNARD
1315 Grand Avenue
Nashville, TN 37212

SEND TAX BILLS TO:
SAME

MAP/PARCEL NO:
Map 105
Group 1
Parcel 591

BILL GARRETT, Davidson County
Trans:T20100077296 DEEDQC
Recvd: 12/08/10 10:56 4 pgs
Fees:27.00 Taxes:0.00
20101208-0097643

AIDA WOODROOF
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires Aug. 23, 2011

FOR AND IN CONSIDERATION of love and affection (and no monetary consideration) and for the express purpose of making a reconveyance to create a Life Estate in LAURA M. KINNARD with remainder in the name of LAURITA JOYCE GAINES, We, LAURA M. KINNARD and LAURITA JOYCE GAINES, by these presents do hereby quitclaim and convey unto PHILIP W. DUER, Trustee, his successors and assigns, any and all of our right, title, or interest in the following described tract or parcel of land in Davidson County, TN, to-wit:

BEING Lot No. 13 on the plan of Edgehill Estates, Section 98, Revised, as of record in Plat Book 4860, Page 54, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Nashville Housing Authority by deed from Harry Diamond and wife Ida Diamond, as of record in Book 4400, Page 305, Register's Office for said County. And further BEING the same property conveyed by deed to Laura M. Wilford and Laurita J. Johnson as of record in Book 5666 Page 611 , Registers Office for said County.

THIS conveyance is subject to restrictions of record in Book 4220 Page 723, Register's Office for said County.

THIS conveyance of said property is made expressly subject to these Grantees and future Grantees, their heirs and assigns, being members of a "Homeowners Association" that is or will be formed in accordance with the requirements of the Turnkey III, Homeownership Opportunity Program, Project No. Tenn. 5-18 and the said Grantees or Owners must comply with the By-Laws and / or Charter of the said "Association" and the said Grantees or Owners are subject to assessment for the payment of maintenance and management fees, if any, for the common properties designated by said Project no. Tenn. 5-18. The Association" and / or the Metropolitan Development and Housing Agency may file a lien to secure payment of said fees, which lien would be secondary to any first mortgage on said property.

THIS conveyance is subject to any and all easements of record.

THIS Deed is made with the express intent of creating a life estate in the name of Laura M. Kinnard, formerly and one and the same as Laura M. Wilford with remainder to Laurita Joyce Gaines, formerly and one and the same as Laurita J. Johnson.

This is unimproved (_____) or improved (___X___) property, known as 1315 Grand Avenue, (formerly 1000 14th Avenue N.), Nashville, TN 37212.

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

AND NOW, I, the said PHILIP W. DUER, Trustee, for the express purpose of carrying out the intent of this conveyance, as above set out, do hereby quitclaim

and convey any and all of my right, title or interest unto LAURA M. KINNARD, a single person, her heirs and assigns, the same property hereinabove described and set forth, to which reference is here made, for her natural life with remainder in fee to the said LAURITA JOYCE GAINES, a single person. 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 we, LAURA M. KINNARD and LAURITA JOYCE GAINES and PHILIP W. DUER, TRUSTEE have here unto set our hands on this the 7th day of December, 2010.

Laura M. Kinnard
LAURA M. KINNARD

Laurita Joyce Gaines
LAURITA JOYCE GAINES

Trustee
PHILIP W. DUER, 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 LAURA M. KINNARD, who acknowledged under oath that she was one and the same as Laura M. Wilford and LAURITA JOYCE GAINES, who acknowledged under oath that she was one and the same as Laurita J. Johnson, the bargainor(s), with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 7th day of December, 2010.

NOTARY PUBLIC

My Commission Expires:
Aug 23, 2011

AIDA M. ROOF
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires Aug. 23, 2011

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 PHILIP W. DUER, the Trustee, and 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 at Nashville, Tennessee, this 7th day of December, 2010.

NOTARY PUBIC

My Commission Expires:
Aug 23, 2011

AIDA WOODROOF
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires Aug. 23, 2011