

Tennessee Law Course Property Law

I. Concurrent Ownership in Tennessee

Tennessee law recognizes three (3) forms of concurrent ownership: tenancy by the entirety; joint tenancy with right of survivorship; and tenancy in common. As discussed below, although common law joint tenancy has been abolished in Tennessee, a joint tenancy may still be created as a matter of contract.

A. Tenancy by Entirety

1. While the tenancy in common and joint tenancy with right of survivorship are available in most jurisdictions, tenancy by entirety is recognized in about half of the states. See Joseph William Singer, *Property* (Aspen Student Treatise Series, 5th Edition), page 360.

2. Ownership as Tenancy by Entirety is only available to married couples. Under Tennessee law, a married couple can own property (both real and personal property) as tenants by the entirety. See *Bryant v. Bryant*, 522 S.W.3d 392, 400 (Tenn. 2017) (citing *Griffin v. Prince*, 632 S.W.2d 532, 534-35 (Tenn. 1982); Tenn. Code Ann. §§ 36-3-505, 31-1-108).

3. A conveyance (in which the 5 unities exist – interest, title, time, possession, and person) to a married couple results in tenancy by the entireties, unless the instrument expressly states that the married couple take ownership by a different form. See *Bryant v. Bryant*, 522 S.W.3d 392, 400 (Tenn. 2017)

4. Characteristics of the Tenancy by Entirety

a) Tenancy by the entirety is based on the concept that those who are married are not separate persons; rather, they "are but one person." *Tindell v. Tindell*, 37 S.W. 1105, 1106 (Tenn. Ct. App. 1896) (quoting *Den v. Hardenbergh*, 10 N.J.L. 42, 45 (1828)); see *Taul v. Campbell*, 15 Tenn. (7 Yer.) 319, 333, 15 Tenn. 318 (1835) (noting that a husband and wife "take but one estate, as a corporation would take, being by the common law deemed but one person").

b) Co-tenants in a tenancy by the entirety do not hold their interest by moieties (by parts), they hold by the entirety: "Each is not seised of an undivided moiety, but both are . . . seised of the whole. They are seised, not *per my et per tout* [by the half and by the whole], but solely and simply *per tout* [by the whole]." *Tindell*, 37 S.W. at 1106 (quoting *Den*, 10 N.J.L. at 45).

c) Accordingly, "When property is held in a tenancy by the entirety, upon the death of one spouse, the survivor continues to own the whole in fee simple," *Bryant* at 400, and the laws of descent and distribution do not apply. *Grahl v. Davis*, 971 S.W.2d 373, 378 (Tenn. 1998) (citing *Sloan v. Jones*, 192 Tenn. 400, 241 S.W.2d 506, 509 (Tenn. 1951)).

d) Because spouses in a tenancy by the entirety are treated as one person, when the property is real estate, a spouse in such a tenancy cannot sever it

unilaterally by transferring a portion of the property without the assent of the other spouse – doing so would destroy the other spouse’s ownership interest in the whole. See Bryant 522 S.W.3d 392, 401 (citing *Tindell*, 37 S.W. at 1106). *But see* In re Estate of Fletcher 538 S.W.3d 444 (Tenn. 2017), which held that when funds are withdrawn from a bank account held by a married couple as tenants by the entirety, such funds cease to be entireties property.

e) This means that a deed of trust/mortgage signed by one spouse only does not create an encumbrance on the real property except as to the signer’s right of survivorship. A judgment lien does not become a lien on the real property (even when recorded as required under Tennessee law). Under Tennessee law, however, a creditor of one spouse may get a lien on the survivorship interest of such debtor -spouse. See *In re Walls*, 45 Bankr. 145 (Bankr. E.D. Tenn. 1984).

2009 Form 1099-R

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.



P.O. BOX 2600 - VALLEY FORGE, PA 19482-2600

PAGE 1 of 1

1-888-285-4563

FAWN ██████████ **FENTON**
 PO BOX 111777
 NASHVILLE TN 37222-1777

PAYER'S name
 Vanguard Fiduciary Trust Company

PAYER'S federal Identification number
 23-2640992

RECIPIENT'S identification number
 ██████████ - 20██████

This information is being furnished to the Internal Revenue Service. Department of the Treasury—Internal Revenue Service

Plan Name		Fund Name		Account number			Box 10:	Box 11:	Box 12:
Box 1: Gross distribution	Box 2a: Taxable amount	Box 2b: Taxable amount not determined	Box 4: Federal income tax withheld	Box 7: Distribution code(s)	IRA/SEP/SIMPLE	State tax withheld	State / Payer's state no.	State distribution	
ROTH IRA									
REIT INDEX FUND INV	2,984.96	X	88016994559 0.00	J					
TARGET RETIREMENT 2035	5,235.30	X	88016994559 0.00	J					
DIVERSIFIED EQUITY INV	3,924.17	X	88016994559 0.00	J					

FAWN'S TOTAL RETIREMENT DISTRIBUTION
 (After 2007–2008 Financial Crisis)
DEPOSITED IN ASCEND JOINT
HOUSE INVESTMENT FUND
 on 10/23/2009

\$12,144.43

Form 1099-R
 OMB No. 1545-0119

Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.



Vanguard

OCTOBER 13, 2009

**Vanguard REIT Index Fund
Investor Shares**

FAWN [REDACTED] FENTON
PO BOX 111777
NASHVILLE TN 37222-1777



VFTC - CUSTODIAN ROTH IRA

ACCOUNT VALUE
\$.00

**CHECK
CONFIRMATION**

FUND NUMBER 123
ACCOUNT NUMBER 88016994559
CHECK NUMBER 15490981

ACCOUNT SERVICE
CALL 1-800-662-2739

Trade Date	Transaction Description	Dollar Amount	Share Price	Share Amount	Shares Owned
	BEGINNING BALANCE				220.781
10/13	Early roth distribution	-2,984.96	13.52	-220.781	
PAID THIS CALENDAR YEAR					
	Income Dividends	+	Short-term Gains	+	Long-term Gains
	96.44			=	TOTAL DISTRIBUTIONS
					96.44



Detach this confirmation and retain for your records before cashing or depositing check.

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND-NOT A WHITE BACKGROUND

REDEMPTION CHECK

**Vanguard REIT Index Fund
Investor Shares**

Check Number: 15490981
Date Of Check: 10/13/2009
88016994559

Pay To The Order Of
FAWN [REDACTED] FENTON

Dollars	Cents
*****2,984	96

Please cash this check within six (6) months.

60-162
433

PAYABLE AT
PNC BANK
PNC BANK, National Association
JEANNETTE, PA

Richard D. Carpenter
Authorized Signature

Vanguard

⑈00 15490981⑈ ⑆043301627⑆ 1002419133⑈



Vanguard

OCTOBER 13, 2009

Vanguard Target Retirement 2035 Fund

FAWN ██████████ FENTON
 PO BOX 111777
 NASHVILLE TN 37222-1777



VFTC - CUSTODIAN ROTH IRA

ACCOUNT VALUE
 \$.00

**CHECK
 CONFIRMATION**

FUND NUMBER 305
 ACCOUNT NUMBER 88016994559
 CHECK NUMBER 15491088

ACCOUNT SERVICE
 CALL 1-800-662-2739

Trade Date	Transaction Description	Dollar Amount	Share Price	Share Amount	Shares Owned
	BEGINNING BALANCE				456.037
10/13	Early roth distribution	-5,235.30	11.48	-456.037	

PAID THIS CALENDAR YEAR Income Dividends + Short-term Gains + Long-term Gains = TOTAL DISTRIBUTIONS



Detach this confirmation and retain for your records before cashing or depositing check.

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REDEMPTION CHECK

Vanguard Target Retirement 2035 Fund

Check Number: 15491088
 Date Of Check: 10/13/2009
 Account Number: 88016994559

Pay To The Order Of
FAWN ██████████ FENTON

Dollars	Cents
*****5,235	30

Please cash this check within six (6) months.

60-162
 433

PAYABLE AT
PNC BANK
 PNC BANK, National Association
 JEANNETTE, PA

Richard D. Carpenter
 Authorized Signature

Vanguard

⑈0015491088⑈ ⑆043301627⑆ 1002419133⑈



Vanguard®

OCTOBER 13, 2009

**Vanguard Diversified Equity Fund
Investor Shares**

FAWN [REDACTED] FENTON
PO BOX 111777
NASHVILLE TN 37222-1777



VFTC - CUSTODIAN ROTH IRA

ACCOUNT VALUE
\$.00

**CHECK
CONFIRMATION**

FUND NUMBER 608
ACCOUNT NUMBER 88016994559
CHECK NUMBER 15491307

ACCOUNT SERVICE
CALL 1-800-662-2739

Trade Date	Transaction Description	Dollar Amount	Share Price	Share Amount	Shares Owned
	BEGINNING BALANCE				228.548
10/13	Early roth distribution	-3,924.17	17.17	-228.548	

PAID THIS CALENDAR YEAR Income Dividends + Short-term Gains + Long-term Gains = TOTAL DISTRIBUTIONS



Detach this confirmation and retain for your records before cashing or depositing check.

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND-NOT A WHITE BACKGROUND

REDEMPTION CHECK

**Vanguard Diversified Equity Fund
Investor Shares**

Check Number: 15491307
Date Of Check: 10/13/2009
88016994559

Pay To The Order Of
FAWN [REDACTED] FENTON

Dollars	Cents
*****3,924	17

Please cash this check within six (6) months.

60-162
433

PAYABLE AT
PNC BANK
PNC BANK, National Association
JEANNETTE, PA

Richard D. Carpenter
Authorized Signature

Vanguard®

⑈0015491307⑈ ⑆043301627⑆ 1002419133⑈

We lived under the SPIRITUAL PRINCIPAL of the "TWO becoming ONE at MARRIAGE". Throughout the ENTIRE DURATION of OUR MARRIAGE. Until after my ex-wife unnecessarily, prematurely, and irresponsibly ABANDONDED our Marital Residence. (It was 2,500 SqFt, and NOT a hostile environment.)

ALL of our ASSETS and DEBTS were ALWAYS Held as ONE "Tenancy by Entirety". Regardless of whose NAME either were technically in. **Those choices were strategically for the BENEFIT of BOTH of US!** (Whether for preferential interest rates, risk mitigation, etc... which was EQUALLY for BOTH OUR BENEFIT!) **It was a matter of "OUR LEFT POCKET" vs "OUR RIGHT POCKET". NEVER "HERS" or "MINE"!**

Deposit Slip Copy

Ascend

Federal Credit Union

Raising Possibilities

ASCEND FEDERAL CREDIT UNION
 P.O. BOX 1210
 TULLAHOMA
 TN 37388

ACCT: 2576580
 FAWN FENTON

ACCOUNT-SF	AMOUNT	SEQ	
TO AUTO			
2576580-L1	1347.41	181	← amount put towards Prius
BALANCE:	0.00		← current car loan resulting balance
PREVIOUS:	1346.88		
PRINCIPAL:	1346.88		← amount owed on car to date
INTEREST:	0.53		
CARRYOVER:	10797.02		← remainder of Vanguard checks
TO SHARE			
2576580-S0	10797.02	182	← Vanguard checks remainder deposit to Savings
BALANCE:	10817.60		← current resulting savings balance
PREVIOUS:	20.98		
AVAILABLE:	10812.60		
<hr/>			
CHECKS:	12144.43		← Total Vanguard checks

7092588 23 OCT 09 11:54AM
 BR 8 TLR 754

IMPORTANT NOTICE

REMINDER: Ascend Federal Credit Union does not guarantee funds for checks drawn on other financial institutions. Please remember that even after funds have been made available to you, and you have withdrawn the funds, you are still responsible for checks you deposit or cash that are returned to us unpaid for any other problems involving your transaction.

FAWN'S TOTAL RETIREMENT DISTRIBUTION
(After 2007-2008 Financial Crisis)
DEPOSITED IN ASCEND JOINT
HOUSE INVESTMENT FUND
on 10/23/2009

\$12,144.43



550 William Northern Blvd., P.O. Box 1210
 Tullahoma, Tennessee 37388
 (931)455-5441

ACCOUNT NUMBER		PAGE
2576580		1
01OCT09		31OCT09
SOCIAL SECURITY NUMBER	FROM	TO
STATEMENT PERIOD		
KN E-STMT		

FAWN FENTON
 JEFFREY R FENTON
 P.O. BOX 111777
 NASHVILLE TN 37222

****REQUIRED CARD ACT NOTIFICATION****
 Please note that your loan payment will not be considered late until the 24th of the month. *This applies only to loans under an open end plan. *This does not apply to closed end Real Estate, Indirect Auto and Credit Card loans or loans currently delinquent. *This does not apply to loans with payments that are due after the 24th of month.

NOTICE: See reverse side for important information

SHARE Suffix 0 OUR JOINT REAL ESTATE INVESTMENT HOLDING FUND FOR OUR MARITAL RESIDENCE AT: 1986 SUNNYSIDE DR, BRENTWOOD, TN 37027 Purchase Closed on 4/29/2011 ===== AUTO Loan 1 Prus Paid Off from Fawn's Vanguard Retirement Remainder Deposited for Marital Residence ===== SHARE DRAFT Suffix 7 ===== Your Financial Summary ===== YTD Tax Summary	Your balance at the beginning of the period.....\$ 620.58 05OCT WITHDRAWAL E-Branch -600.00 = 20.58 Transfer "STD" 600.00 to share 7 20OCT DEPOSIT 453.02 = 473.60 DBO Deposit Funds Transfer From 064005203 20OCT WITHDRAWAL -453.02 = 20.58 DBO Withdraw Funds For Credit Distribution 23OCT DEPOSIT Fawn's Premarital Retirement Funds 10797.02 = 10817.60 31OCT DIVIDEND through 31OCT2009 (After the 2008 Market Crisis) 3.16 = 10820.76 ANNUAL PERCENTAGE YIELD EARNED: 1.16% FOR A 31 DAY PERIOD Average Daily Balance: 3232.62 Your new balance on 31OCT09.....\$ 10820.76 Dividends Paid To You In 2009 On Suffix 0 \$ 42.41 ===== Your balance at the beginning of the period.....\$ 1793.13 4.75% ***ANNUAL PERCENTAGE RATE*** .013014% Daily Periodic Rate **FINANCE** (PAYMENT)**CHARGE**PRINCIPAL 20OCT PAYMENT (453.02) 6.77 446.25 = 1346.88 DBO distribution \$453.02 from account ***580...064005203 23OCT PAYMENT (1347.41) 0.53 1346.88 = 0.00 Your new balance on 31OCT09.....\$ 0.00 FINANCE CHARGES PAID IN 2009 ON LOAN 1 \$ 65.53 ===== No. 1002576580. Balance at the beginning of the period.....\$ 10.26 Additions and miscellaneous withdrawals: 05OCT DEPOSIT E-Branch 600.00 Transfer "STD" 600.00 from share 0 31OCT DIVIDEND through 31OCT2009 0.23 ANNUAL PERCENTAGE YIELD EARNED: 0.51% FOR A 31 DAY PERIOD Average Daily Balance: 532.84 0 Withdrawals = 0.00 2 Deposits = 600.23 0 Drafts Cleared Your new balance on 31OCT09.....\$ 610.49 Dividends Paid To You In 2009 On Suffix 7 \$ 0.48 To report a lost or stolen Freedom (Visa Check) Card after Credit Union Business Hours, call 1-800-250-9655. ===== Your total Draft balances.....\$ 610.49 Your total Share balances.....\$ 10,820.76 Your total Loan balances.....\$ 0.00 ===== YEAR Total (May Total)
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*ASTERISK NEXT TO

2010 Form 1099-R

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

1-800-662-2739

PAGE 2 OF 3

Vanguard

P.O. BOX 2600 · VALLEY FORGE, PA 19482-2600

JEFFREY RYAN FENTON
 PO BOX 111777
 NASHVILLE TN 37222-1777

PAYER'S name
Vanguard Fiduciary Trust Company

PAYER'S federal identification number
23-2640992

RECIPIENT'S identification number
XXX-XX-5069

This information is being furnished to the Internal Revenue Service.
 Department of the Treasury - Internal Revenue Service

Plan Name		Fund Name		Account number			Box 10:	Box 11:	Box 12:
Box 1: Gross distribution	Box 2a: Taxable amount	Box 2b: Taxable amount not determined	Box 4: Federal income tax withheld	Box 7: Distribution code(s)	IRA/ SEP/ SIMPLE	State tax withheld	State/Payer's state no.	State distribution	
ROTH IRA									
STRATEGIC EQUITY FUND			09984339759						
8,023.32		X	0.00	J					
REIT INDEX FUND INV			09984339759						
9,758.76		X	0.00	J					

JEFF'S TOTAL RETIREMENT DISTRIBUTION
 (After 2007-2008 Financial Crisis)
DEPOSITED IN ASCEND JOINT
HOUSE INVESTMENT FUND
 on 4/25/2010
\$17,782.08

Form 1099-R
 OMB No. 1545-0119

Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.
 2-3

01035809





Confirmation



i Confirmation number **W206391261**
Thank you. You can print this page for your records.

Vanguard received your transaction on **04/24/2010**, at 4:02 a.m., Eastern time.

Redemption requests received before 4 p.m., Eastern time, are processed the same business day, and your money should be delivered to your bank in two business days. Requests received after 4 p.m., Eastern time, are processed the next business day, and your money should be delivered to your bank in three business days.

Your Vanguard account will reflect the redemption the day after it is processed.

You'll receive confirmation of this transaction electronically, with an e-mail notification sent at the end of the day on which your request is processed.

Notice of your confirmation will be sent to the Web-registered address below. You can [change your e-mail address](#) at any time.

E-mail address	Business@FentonMail.com
----------------	-------------------------

Fund information

Account	Jeffrey Ryan Fenton—Roth IRA
---------	------------------------------

Fund name	Strategic Equity Fund (VSEQX)
-----------	-------------------------------

Fund & account	0114-09984339759
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Method and amount

Sale amount	100%
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Redemption method	Electronic Bank Transfer
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Restrictions

Restricted until	06/25/2010
------------------	------------

Information on Vanguard's frequent-trading policy is available in each fund's prospectus. You can review our [redemption policies](#). 06/25/2010.

Bank instructions

Routing number	264181626
----------------	-----------

Name of bank	ASCEND FCU
--------------	------------

Bank account number	*****6580
---------------------	-----------

Bank account type	Savings (JOINT HOUSE INVESTMENT FUND)
-------------------	---------------------------------------

Bank account registration	Jeffrey R Fenton
	Fawn Fenton

Withholding information	
Federal withholding	Do not withhold

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Confirmation



i Confirmation number **W206391736**
Thank you. You can print this page for your records.

Vanguard received your transaction on **04/24/2010**, at 3:58 a.m., Eastern time.

Redemption requests received before 4 p.m., Eastern time, are processed the same business day, and your money should be delivered to your bank in two business days. Requests received after 4 p.m., Eastern time, are processed the next business day, and your money should be delivered to your bank in three business days.

Your Vanguard account will reflect the redemption the day after it is processed.

You'll receive confirmation of this transaction electronically, with an e-mail notification sent at the end of the day on which your request is processed.

Notice of your confirmation will be sent to the Web-registered address below. You can [change your e-mail address](#) at any time.

E-mail address	Business@FentonMail.com
----------------	-------------------------

Fund information

Account	Jeffrey Ryan Fenton—Roth IRA
---------	------------------------------

Fund name	REIT Index Fund Inv (VGSIX)
-----------	-----------------------------

Fund & account	0123-09984339759
----------------	------------------

Method and amount

Sale amount	100%
-------------	------

Redemption method	Electronic Bank Transfer
-------------------	--------------------------

Fee information

Redemption fee	\$0.00
----------------	--------

Restrictions

Restricted until	06/25/2010
------------------	------------

Information on Vanguard's frequent-trading policy is available in each fund's prospectus. You can review our [redemption policies](#). 06/25/2010.

Bank instructions

Routing number	264181626
----------------	-----------

Name of bank	ASCEND FCU
Bank account number	*****6580
Bank account type	Savings (JOINT HOUSE INVESTMENT FUND)
Bank account registration	Jeffrey R Fenton
	Fawn Fenton

Withholding information	
Federal withholding	Do not withhold

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550 William Northern Blvd., P.O. Box 1210
 Tullahoma, Tennessee 37388
 (931)455-5441

ACCOUNT NUMBER		PAGE
2576580		1
01APR10		30APR10
SOCIAL SECURITY NUMBER	FROM	TO
	STATEMENT PERIOD	
KN E-STMT		

FAWN FENTON
 JEFFREY R FENTON
 P.O. BOX 111777
 NASHVILLE TN 37222

MORTGAGE SPECIAL!

Now through May 31 or until allocated funds are depleted, Ascend is offering a great mortgage special. Visit ascendfcu.org or call 1-800-342-3086 for details.

NOTICE: See reverse side for important information

SHARE Suffix 0 OUR JOINT REAL ESTATE INVESTMENT HOLDING FUND FOR OUR MARITAL RESIDENCE AT: 1986 SUNNYSIDE DR, BRENTWOOD, TN 37027 Purchase Closed on 4/29/2011	Your balance at the beginning of the period.....\$ 12049.92 28APR DEPOSIT-ACH-A-INVEST MY Premarital Retirement Funds 9758.76 = 21808.68 VGI-REIT IX IN (INVESTMENT) 28APR DEPOSIT-ACH-INVESTMENT (After the 2008 Market Crisis) 8023.32 = 29832.00 VGI-STR EQUITY (INVESTMENT) 30APR DIVIDEND through 30APR2010 11.93 = 29843.93 ANNUAL PERCENTAGE YIELD EARNED: 1.05% FOR A 30 DAY PERIOD Average Daily Balance: 13828.13 Your new balance on 30APR10.....\$ 29843.93 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="width: 20%; text-align: center;">Total for this period</td> <td style="width: 20%; text-align: center;">Total year-to-date</td> </tr> <tr> <td>TOTAL OVERDRAFT ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> <tr> <td>TOTAL RETURNED ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> </table> Dividends Paid To You In 2010 On Suffix 0 \$ 46.01 ===== SHARE DRAFT Suffix 7 No. 1002576580. Balance at the beginning of the period.....\$ 611.75 Additions and miscellaneous withdrawals: 30APR DIVIDEND through 30APR2010 0.20 ANNUAL PERCENTAGE YIELD EARNED: 0.40% FOR A 30 DAY PERIOD Average Daily Balance: 611.75 0 Withdrawals = 0.00 1 Deposits = 0.20 0 Drafts Cleared Your new balance on 30APR10.....\$ 611.95 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"></td> <td style="width: 20%; text-align: center;">Total for this period</td> <td style="width: 20%; text-align: center;">Total year-to-date</td> </tr> <tr> <td>TOTAL OVERDRAFT ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> <tr> <td>TOTAL RETURNED ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> </table> Dividends Paid To You In 2010 On Suffix 7 \$ 0.95 To report a lost or stolen Freedom (Visa Check) Card after Credit Union Business Hours, call 1-800-250-9655. ===== Your Financial Summary Your total Draft balances.....\$ 611.95 Your total Share balances.....\$ 29,843.93 YTD Tax Summary YEAR-TO-DATE INFORMATION FOR TAX PURPOSES: Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)..\$ 46.96		Total for this period	Total year-to-date	TOTAL OVERDRAFT ITEM FEES	0.00	0.00	TOTAL RETURNED ITEM FEES	0.00	0.00		Total for this period	Total year-to-date	TOTAL OVERDRAFT ITEM FEES	0.00	0.00	TOTAL RETURNED ITEM FEES	0.00	0.00
	Total for this period	Total year-to-date																	
TOTAL OVERDRAFT ITEM FEES	0.00	0.00																	
TOTAL RETURNED ITEM FEES	0.00	0.00																	
	Total for this period	Total year-to-date																	
TOTAL OVERDRAFT ITEM FEES	0.00	0.00																	
TOTAL RETURNED ITEM FEES	0.00	0.00																	

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*ASTERISK NEXT TO



Account Number 00161000417291
 Credit Limit \$30,000.00
 Available Credit \$70.62
 Maturity Date 03/17/2016

Account Statement
 Statement Closing Date 02/01/2011
 Previous Balance \$20,745.24
 Payments \$65.86
 Itemized Advances \$9,250.00
 Net Adjustments \$0.00
 Fees/Late Charges \$0.00
 FINANCE CHARGE \$77.27
 New Balance \$30,006.65
 Minimum Payment Due \$77.27
 Payment Due Date 02/26/2011



JEFFREY R FENTON
 PO BOX 111777
 NASHVILLE TN 37222-1777

EQUITY CREDIT LINE

Transactions

Trans	Post	Description	CHK#	Amount	Ending Principal Balance
01/21/11	01/21/11	EQUITY CR LINE	1061	\$9,250.00	\$29,929.38
01/26/11	01/26/11	PAYMENT - THANK YOU		\$65.86-	\$29,929.38

HUSBAND'S PREMARITAL RETIREMENT INVESTED IN SUNNYSIDE: \$17,782.08
HUSBAND'S EQUITY FROM PREMARITAL DUPLEX INVESTED IN SUNNYSIDE: \$9,250

HUSBAND'S TOTAL PREMARITAL ASSETS INVESTED IN PURCHASE OF MARITAL RESIDENCE AT 1986 SUNNYSIDE DRIVE, BRENTWOOD, TN 37027
\$27,032.08

Finance Charges

Cash	Daily Periodic Rate	Periodic Finance Charges	Nominal Annual Percentage Rate
	0.01027397%	\$77.27	3.75%
Annual Percentage Rate		Total Periodic Finance Charges	\$77.27

IF YOU HAVE QUESTIONS, PLEASE DIAL 1-888-797-7711
 FROM 7:00AM - 8:00PM (CT) MONDAY THROUGH FRIDAY AND ON SATURDAY, FROM 7:00AM - 5:00PM (CT).

PAYMENT WILL BE MADE BY AUTODEBIT FROM ACH ACCOUNT 102196610

BANCORPSOUTH
 P O BOX 4360
 TUPELO, MS 38803-4360

Account Number 00161000417291
 New Balance \$30,006.65
 Minimum Payment Due \$77.27
 Payment Due Date 02/26/2011

Amount enclosed

\$

To ensure proper credit, please return this portion with your payment. Please write your account number on your check made payable to BancorpSouth. All payments must be made in U.S. Funds.

BANCORPSOUTH
 P O BOX 2520
 TUPELO MS 38803-2520



ASCEND FEDERAL CREDIT
 UNION P.O. BOX 1210
 TULLAHOMA, TN 37388

ACCOUNT NUMBER		PAGE
2576580		1
	01JAN11	31JAN11
SOCIAL SECURITY NO.	FROM	TO
	STATEMENT PERIOD	

FAWN FENTON
 JEFFREY R FENTON
 P.O. BOX 111777
 NASHVILLE TN 37222

Get Financial Focus!
 Paying high interest on revolving debt? Get a great rate during Ascend's Easy Equity promotion. Call 800-342-3086 or visit ascendfcu.org for details.

SHARE
 Suffix 0

Your balance at the beginning of the period.....\$ 32076.91
 20JAN DEPOSIT 9250.00 = 41326.91
 22JAN* DEPOSIT 750.00 = 42076.91
 31JAN DIVIDEND through 31JAN2011 19.82 =DAY 42096.73
 ANNUAL PERCENTAGE YIELD 0.65% FOR A 31 PERIOD
 EARNED:Average Daily Balance: 35899.49

Your new balance on 31JAN11.....\$ 42096.73

	Total for this period	Total year-to-date
TOTAL OVERDRAFT ITEM	0.00	0.00
TOTAL FEES RETURNED ITEM FEES	0.00	0.00

Dividends Paid To You In 2011 On Suffix 0 \$ 19.82

SHARE
 DRAFT
 Suffix 7

No. 1002576580. Balance at the beginning of the period.....\$ 609.82
 Additions and miscellaneous withdrawals:
 31JAN DIVIDEND through 31JAN2011 0.08
 ANNUAL PERCENTAGE YIELD 0.15% FOR A 31 DAY PERIOD
 EARNED:Average Daily Balance: 609.82

0 Withdrawals = 0.00 1 Deposits = 0.08 0 Drafts Cleared

Your new balance on 31JAN11.....\$ 609.90

	Total for this period	Total year-to-date
TOTAL OVERDRAFT ITEM FEES	0.00	0.00
TOTAL RETURNED ITEM FEES	0.00	0.00

Dividends Paid To You In 2011 on Suffix 7 \$ 0.08

To report a lost or stolen Freedom (Visa Check) Card after Credit Union Business Hours, call 1-800-250-9655.

Your Financial Summary

Your total Draft.....\$ 609.90
 Your total Share.....\$ 42,096.73
 balances

YTD Tax Summary

YEAR-TO-DATE INFORMATION FOR TAX PURPOSES:
 Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)..\$ 19.90

Previous Year Summary

PRIOR YEAR SUMMARY FOR TAX PURPOSES:
 Total non-IRA dividends earned (May be reported to IRS interest for 2010).....\$ 219.95
 1099 ID dividends will be reported for 2010.....\$ 0.00



520 Airpark Drive, P.O. Box 1210
 Tullahoma, Tennessee 37388
 (931)455-5441

ACCOUNT NUMBER		PAGE
2576580		1
01MAR11		31MAR11
SOCIAL SECURITY NUMBER	FROM	TO
STATEMENT PERIOD		
KN E-STMT		

The Best Financing for Your Home!

From April 15 to June 10 or until allocated funds are depleted, Ascend is offering a great mortgage special. Visit ascendfcu.org or call 800-342-3086 for details.

NOTICE: See reverse side for important information

SHARE Suffix 0 OUR JOINT REAL ESTATE INVESTMENT HOLDING FUND FOR OUR MARITAL RESIDENCE AT: 1986 SUNNYSIDE DR, BRENTWOOD, TN 37027 Purchase Closed on 4/29/2011 ===== SHARE DRAFT Suffix 7 ===== Your Financial Summary YTD Tax Summary	Your balance at the beginning of the period.....\$ 42117.72 12MAR* DEPOSIT 2885.00 = 45002.72 31MAR DIVIDEND through 31MAR2011 22.41 = 45025.13 ANNUAL PERCENTAGE YIELD EARNED: 0.60% FOR A 31 DAY PERIOD Average Daily Balance: 43979.01 Your new balance on 31MAR11.....\$ 45025.13 ----- <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;">Total for this period</th> <th style="width: 10%; text-align: center;">Total year-to-date</th> </tr> </thead> <tbody> <tr> <td>TOTAL OVERDRAFT ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> <tr> <td>TOTAL RETURNED ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> </tbody> </table> ----- Dividends Paid To You In 2011 On Suffix 0 \$ 63.22 ===== No. 1002576580. Balance at the beginning of the period.....\$ 609.97 Additions and miscellaneous withdrawals: 31MAR DIVIDEND through 31MAR2011 0.05 ANNUAL PERCENTAGE YIELD EARNED: 0.10% FOR A 31 DAY PERIOD Average Daily Balance: 609.97 0 Withdrawals = 0.00 1 Deposits = 0.05 0 Drafts Cleared Your new balance on 31MAR11.....\$ 610.02 ----- <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="width: 10%; text-align: center;">Total for this period</th> <th style="width: 10%; text-align: center;">Total year-to-date</th> </tr> </thead> <tbody> <tr> <td>TOTAL OVERDRAFT ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> <tr> <td>TOTAL RETURNED ITEM FEES</td> <td style="text-align: center;">0.00</td> <td style="text-align: center;">0.00</td> </tr> </tbody> </table> ----- Dividends Paid To You In 2011 On Suffix 7 \$ 0.20 To report a lost or stolen Freedom (Visa Check) Card after Credit Union Business Hours, call 1-800-250-9655. ===== Your total Draft balances.....\$ 610.02 Your total Share balances.....\$ 45,025.13 ===== YEAR-TO-DATE INFORMATION FOR TAX PURPOSES: Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)..\$ 63.42		Total for this period	Total year-to-date	TOTAL OVERDRAFT ITEM FEES	0.00	0.00	TOTAL RETURNED ITEM FEES	0.00	0.00		Total for this period	Total year-to-date	TOTAL OVERDRAFT ITEM FEES	0.00	0.00	TOTAL RETURNED ITEM FEES	0.00	0.00
	Total for this period	Total year-to-date																	
TOTAL OVERDRAFT ITEM FEES	0.00	0.00																	
TOTAL RETURNED ITEM FEES	0.00	0.00																	
	Total for this period	Total year-to-date																	
TOTAL OVERDRAFT ITEM FEES	0.00	0.00																	
TOTAL RETURNED ITEM FEES	0.00	0.00																	

We lived under the SPIRITUAL PRINCIPAL of the "TWO becoming ONE at MARRIAGE". Throughout the ENTIRE DURATION of OUR MARRIAGE. Until after my ex-wife unnecessarily, prematurely, and irresponsibly ABANDONDED our Marital Residence. (It was 2,500 SqFt, and NOT a hostile environment.)

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*ASTERISK NEXT TO

Transaction Result Page

Apr. 05, 2011 14:09
 POST DATE: Apr. 05, 2011 The transfer of 5,000.00 from 0 : HOUSE SAVINGS
 To 7 : TENANT DEPOSITS
 was successful.

Please refer to the following reference information if you have any questions about this transaction.

e-branch Apr. 05, 2011 14:09 Ref: 365729

The following information reflects changes to the accounts or loans involved in this transaction


0 : HOUSE SAVINGS		7 : TENANT DEPOSITS	
Previous Available Balance	45,020.13	Previous Available Balance	610.02
Previous Balance	45,025.13	Previous Balance	610.02
New Available Balance	40,020.13	New Available Balance	5,610.02
New Balance	40,025.13	New Balance	5,610.02


FAWN FENTON CELL 308-4350
JEFFREY R FENTON
P.O. BOX 111777
NASHVILLE, TN 37222

2016
87-8162/2641

DATE APRIL 3, 2011

PAY TO THE ORDER OF ZEITLIN & CO REALTORS \$ 5000⁰⁰

FIVE THOUSAND ——— ONLY ——— DOLLARS  Security Features Details on Back

 **AEDC FEDERAL CREDIT UNION**
Nashville, Tennessee 37214

FOR 1986 SUNNYSIDE EARNEST MONEY Fawn Fenton MP

⑆ 264181626⑆ 10025765800⑆ 2016

© HARLAND

DATE	TELLER	TRANSACTION / TYPE	ACCOUNT-SFX	PREV BAL	CHK AMT	END BAL
28APR11	723-176	Cashier's Check Sal	2576580-0		34500.00	
Payee: TOUCHSTONE TITLE AND ESCROW LLC						
		S (0)	SD (7)			
		5525.13	610.02			
		Loan (1)	Loan (85)	Loan (90)		
		0.00	0.00	0.00		

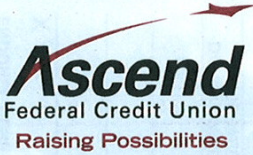
CHECK NO : 219813

TOUCHSTONE TITLE AND ESCROW LLC***



DETACH THIS PORTION BEFORE DEPOSITING

WARNING: THIS CHECK IS PROTECTED BY SECURITY FEATURES. DETAILS ON BACK.



520 Airpark Drive P.O. Box 1210
Tullahoma, Tennessee 37388
(931) 455-5441

28APR11 87-8162
2641

CHECK NO : 219813

AMOUNT

\$ **34500.00

VOID AFTER 90 DAYS

PAY THE SUM OF THIRTY FOUR THOUSAND FIVE HUNDRED AND 00/100 DOLLARS

PAY TO THE ORDER OF TOUCHSTONE TITLE AND ESCROW LLC***

Caren C. Gehrig
AUTHORIZED SIGNATURE
Alished L. Conner
2nd SIGNATURE REQUIRED FOR CHECKS OVER \$5,000

Remitter: FAWN FENTON

CASHIER'S CHECK

⑈00219813⑈ ⑆264181626⑆ 646226183⑈

The Brand Promise

Our brand promise is to educate and help you become an effective financial steward. We deliver this promise by asking you questions and offering our full, undivided attention to understand your current life situation and future plans before offering solutions.

Our tagline is "Raising Possibilities." All that we do to define and differentiate ourselves from other financial institutions derives from this. We want to help you recognize and raise all the possibilities as we assist you with personal financial solutions.





520 Airpark Drive, P.O. Box 1210
Tullahoma, Tennessee 37388
(931)455-5441

ACCOUNT NUMBER		PAGE
2576580		1
01APR11		30APR11
SOCIAL SECURITY NUMBER	FROM	TO
	STATEMENT PERIOD	
KN E-STMT		

The Best Financing for Your Home!
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NOTICE: See reverse side for important information

SHARE Suffix 0 OUR JOINT REAL ESTATE INVESTMENT HOLDING FUND FOR OUR MARITAL RESIDENCE AT: 1986 SUNNYSIDE DR, BRENTWOOD, TN 37027 Purchase Closed on 4/29/2011 After Purchase SHARE DRAFT Suffix 7 Drafts Your Financial Summary YTD Tax Summary	Your balance at the beginning of the period.....\$ 45025.13 05APR WITHDRAWAL E-Branch -5000.00 = 40025.13 Transfer "STD" 5,000.00 to share 7 28APR WITHDRAWAL -34500.00 = 5525.13 30APR DIVIDEND through 30APR2011 18.37 = 5543.50 ANNUAL PERCENTAGE YIELD EARNED: 0.60% FOR A 30 DAY PERIOD Average Daily Balance: 37241.80 Your new balance on 30APR11.....\$ 5543.50 <table border="1"> <thead> <tr> <th></th> <th>Total for this period</th> <th>Total year-to-date</th> </tr> </thead> <tbody> <tr> <td>TOTAL OVERDRAFT ITEM FEES</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>TOTAL RETURNED ITEM FEES</td> <td>0.00</td> <td>0.00</td> </tr> </tbody> </table> Dividends Paid To You In 2011 On Suffix 0 \$ 81.59 ===== No. 1002576580. Balance at the beginning of the period.....\$ 610.02 Additions and miscellaneous withdrawals: 05APR DEPOSIT E-Branch 5000.00 Transfer "STD" 5,000.00 from share 0 30APR DIVIDEND through 30APR2011 0.08 ANNUAL PERCENTAGE YIELD EARNED: 0.10% FOR A 30 DAY PERIOD Average Daily Balance: 943.35 ITEM-----AMOUNT----DATE-----ITEM-----AMOUNT----DATE 2016 5000.00 07APR (* next to number indicates skipped numbers) 1 Withdrawals = 5000.00 2 Deposits = 5000.08 1 Drafts Cleared Your new balance on 30APR11.....\$ 610.10 <table border="1"> <thead> <tr> <th></th> <th>Total for this period</th> <th>Total year-to-date</th> </tr> </thead> <tbody> <tr> <td>TOTAL OVERDRAFT ITEM FEES</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>TOTAL RETURNED ITEM FEES</td> <td>0.00</td> <td>0.00</td> </tr> </tbody> </table> Dividends Paid To You In 2011 On Suffix 7 \$ 0.28 To report a lost or stolen Freedom (Visa Check) Card after Credit Union Business Hours, call 1-800-250-9655. ===== Your total Draft balances.....\$ 610.10 Your total Share balances.....\$ 5,543.50 YEAR Total (May)		Total for this period	Total year-to-date	TOTAL OVERDRAFT ITEM FEES	0.00	0.00	TOTAL RETURNED ITEM FEES	0.00	0.00		Total for this period	Total year-to-date	TOTAL OVERDRAFT ITEM FEES	0.00	0.00	TOTAL RETURNED ITEM FEES	0.00	0.00
	Total for this period	Total year-to-date																	
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*ASTERISK NEXT TO

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JEFFREY R FENTON

FAWN ■ FENTON

PRIORITY CHOICES CHECKING

Account Number: 0000000000102196610

For the Period: 04/08/2011 - 05/06/2011

Beginning Balance	\$3,005.73
Deposits	+ \$20,079.18
Withdrawals	- \$6,178.71
Ending Balance	= \$16,906.20

5 Deposits Totaling \$20,079.18

Date	Amount	Description
4/18/11	\$2,099.59	DEPOSIT
5/2/11	\$2,099.59	DEPOSIT
5/2/11	\$10,105.00	DEPOSIT -Benchmark Realty Commission Fenton Jeff
5/5/11	\$775.00	DEPOSIT
5/5/11	\$5,000.00	DEPOSIT

81 Account Transactions Totaling \$6,178.71

Checks

Date	Amount	Description
4/12/11	\$320.00	000001904
4/14/11	\$85.00	000001893
4/18/11	\$100.00	000001895
4/19/11	\$149.14	000001905
4/19/11	\$131.50	000001894
4/21/11	\$159.01	000001906
5/2/11	\$480.00	000001907
5/3/11	\$85.00	000001908

Other Withdrawals

Date	Amount	Description	Card #
4/8/11	\$14.25	WITHDRAWAL -BK OF AMER VI/MC ONLINE PMT CKF113652653POS	
4/11/11	\$7.86	PURCHASE - SONIC DRIVE IN FRANKLIN TN DATE 04/07REF 244273310977200396	9465
4/11/11	\$26.43	WITHDRAWAL -ATT Payment 468900001EPAYR	9465
4/11/11	\$44.95	PURCHASE - WWW.1AND1.COM 877-4612631 PA DATE 04/06REF 244129010977000003	
4/11/11	\$83.01	POS DB KROGER 9040 04/08 5713 EDMONDSON P NASHVILLE TN	4556

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4/12/11	\$13.50	POS DB CVS 06434 9040 04/12 06434-- COOKEVILLE TN	4556
4/12/11	\$16.57	POS DB WHOLE FOOD 9040 04/11 4039 HILLSBORO R NASHVILLE TN	4556
4/12/11	\$24.24	PURCHASE - KROGER #537 NASHVILLE TN DATE 04/10REF 244457111003002573	9465
4/12/11	\$25.62	PURCHASE - SHELL OIL 5752 NASHVILLE TN DATE 04/08REF 243160510995487120	4556
4/12/11	\$46.16	PURCHASE - LOGANS #489 NASHVILLE TN DATE 04/09REF 244450011003002573	9465
4/13/11	\$5.23	PURCHASE - SCHLOTZSKY'S 1 NASHVILLE TN DATE 04/11REF 242316811022000000	9465
4/13/11	\$14.17	POS DB SOU MICHAEL 9040 04/12 719 THOMPSON LN NASHVILLE TN	4556
4/13/11	\$77.00	WITHDRAWAL -1ST NATL BK OMAH CR CRD PMT 3D0C5F5113EFCD	4556
4/14/11	\$21.83	POS DB PETSMAST I 9040 04/13 719 THOMPSON LN NASHVILLE TN	4556
4/14/11	\$22.82	PURCHASE - LOGANS #489 NASHVILLE TN DATE 04/11REF 244450011022000899	4556
4/14/11	\$85.00	POS DB WALGREEN C 9040 04/13 WEST END & 31ST NASHVILLE TN	4556
4/14/11	\$199.19	POS DB WAL WAL-MA 9040 04/13 3717 WAL-SAMS NASHVILLE TN	4556
4/15/11	\$6.54	PURCHASE - SCHLOTZSKY'S 1 NASHVILLE TN DATE 04/13REF 242316811042000000	9465
4/18/11	\$5.59	POS DB USPS 47615 9040 04/18 USPS 4761580291 NASHVILLE TN	4556
4/18/11	\$38.00	WITHDRAWAL -COMPASSION INT'L DONATIONS 1301489	4556
4/18/11	\$49.34	POS DB KROGER 9040 04/15 5713 EDMONDSON P NASHVILLE TN	4556
4/19/11	\$4.84	PURCHASE - KROGER #537 NASHVILLE TN DATE 04/17REF 244457111073002846	9465
4/19/11	\$10.90	PURCHASE - LOWES #02725* NASHVILLE TN DATE 04/17REF 246921611070007404	9465
4/19/11	\$20.18	PURCHASE - LOWES #02725* NASHVILLE TN DATE 04/17REF 246921611070007404	9465
4/19/11	\$26.70	PURCHASE - CASA FIESTA ME ANTIOCH TN DATE 04/17REF 240133911070101093	9465
4/19/11	\$33.50	PURCHASE - SHELL OIL 5752 NASHVILLE TN DATE 04/15REF 243160511065487170	4556
4/19/11	\$53.95	PURCHASE - KROGER #537 NASHVILLE TN	9465

4/20/11	\$50.53	DATE 04/17REF 244457111073002846 POS DB KROGER 9040 04/19 5713 EDMONDSON P NASHVILLE TN	4556
4/21/11	\$19.12	PURCHASE - EVERGREEN EXPR NASHVILLE TN	4556
4/21/11	\$22.82	DATE 04/19REF 242753911099000190 PURCHASE - LOGANS #489 NASHVILLE TN	4556
4/21/11	\$37.49	DATE 04/18REF 244450011092000937 PURCHASE - BOOKSFREE.COM 703-748-2390 VA	4556
4/21/11	\$186.78	DATE 04/18REF 242236911097024772 WITHDRAWAL -Comcast - Nashvi CABLE SVC 40521808	4556
4/22/11	\$7.64	PURCHASE - BAJA FRESH 101 NASHVILLE TN	4556
4/22/11	\$20.00	DATE 04/19REF 243230111105452420 PURCHASE - ASPCA-PS 800-628-0028 MD	4556
4/22/11	\$45.93	DATE 04/19REF 243889411106703391 POS DB PETSMA RT I 9040 04/21 719 THOMPSON LN NASHVILLE TN	4556
4/22/11	\$210.00	CHECKING 170 100409362	4556
4/25/11	\$4.36	POS DB PETSMA RT I 9040 04/24 719 THOMPSON LN NASHVILLE TN	4556
4/25/11	\$16.38	PURCHASE - BAR-B-CUTIE NASHVILLE TN	9465
4/25/11	\$61.90	DATE 04/21REF 242107311122068873 POS DB KROGER 9040 04/23 5713 EDMONDSON P NASHVILLE TN	4556
4/25/11	\$106.48	WITHDRAWAL -AT&T PAYMENT 545007448097TNK	4556
4/25/11	\$161.15	WITHDRAWAL -N E S NEAT 05542180263302	4556
4/26/11	\$13.09	PURCHASE - SCHLOTZSKY'S 1 NASHVILLE TN	9465
4/26/11	\$16.75	DATE 04/22REF 242316811132000000 PURCHASE - TACOS Y MARISC NASHVILLE TN	9465
4/26/11	\$21.31	DATE 04/23REF 244310511142007910 PURCHASE - KROGER #537 NASHVILLE TN	9465
4/26/11	\$22.58	DATE 04/24REF 244457111143002302 POS DB WALGREEN C 9040 04/26 WEST END & 31ST NASHVILLE TN	4556
4/27/11	\$13.96	PURCHASE - QDOBA #273 BRENTWOOD TN	4556
4/27/11	\$22.89	DATE 04/25REF 244356511162063990 POS DB PUBLIX SUP 9040 04/26 15544 OLD HICKOR NASHVILLE TN	4556
4/27/11	\$23.92	PURCHASE - RAFFERTY'S #72 NASHVILLE TN	9465
4/27/11	\$32.15	DATE 04/24REF 247619711152747210 POS DB KROGER 9040 04/26 5713 EDMONDSON P NASHVILLE TN	4556

4/27/11	\$95.32	WITHDRAWAL -BANCORPSOUTH ICPAYMENT 000161000417291	4556
4/27/11	\$425.00	WITHDRAWAL -SETTLEMENTONE ACH 041811 62745	4556
4/28/11	\$29.78	PURCHASE - SHELL OIL 5752 NASHVILLE TN DATE 04/25REF 243160511165486310	4556
4/28/11	\$87.25	NOPIN PMTPULSE 9040 04/27 ORCC RALEIGH NC	
4/29/11	\$13.31	POS DB WHOLE FOOD 9040 04/28 4039 HILLSBORO R NASHVILLE TN	4556
5/2/11	\$5.95	PURCHASE - EVERGREEN EXPR NASHVILLE TN DATE 04/28REF 242753911189000199	4556
5/3/11	\$2.69	PURCHASE - SHELL OIL 5752 NASHVILLE TN DATE 04/29REF 243160511205487430	9465
5/3/11	\$13.96	PURCHASE - QDOBA #273 BRENTWOOD TN DATE 05/01REF 244356511222063990	4556
5/3/11	\$15.48	PURCHASE - SONIC DRIVE IN FRANKLIN TN DATE 04/29REF 244273311197200439	9465
5/3/11	\$20.40	PURCHASE - CANTON CHINESE FRANKLIN TN DATE 04/30REF 240710511213301004	9465
5/3/11	\$54.53	POS DB PETSMA I 9040 05/02 719 THOMPSON LN NASHVILLE TN	4556
5/3/11	\$59.30	PURCHASE - SHELL OIL 5752 NASHVILLE TN DATE 04/29REF 243160511205487440	9465
5/3/11	\$93.33	WITHDRAWAL -MTN LAUREL ASSC INS PREM 12170434 ,Fawn	9465
5/4/11	\$7.64	PURCHASE - BAJA FRESH 101 NASHVILLE TN DATE 04/29REF 243230111225452520	4556
5/4/11	\$77.30	POS DB KROGER 9040 05/03 2131 ABBOTT MART NASHVILLE TN	4556
5/5/11	\$210.00	CHECKING 170 100409362	4556
5/6/11	\$22.82	PURCHASE - LOGANS #489 NASHVILLE TN DATE 05/03REF 244450011243001921	4556
5/6/11	\$29.41	PURCHASE - SHELL OIL 5754 NASHVILLE TN DATE 05/03REF 243160511245487710	4556
5/6/11	\$57.88	WITHDRAWAL -METRO WATER UT BILL 005611510147562	4556
5/6/11	\$72.34	WITHDRAWAL -Benchmark Realty Agent Fee Fenton Jeff	4556
5/6/11	\$1,149.37	WITHDRAWAL -WF HOME MTG AUTO PAY 0373217686	4556

First Banking Reserve Summary

Previous Reserve In Use	\$0.00
Periodic Interest Rate	1.5 %
Payments on Reserve	\$0.00

Annual Percentage Rate	18.0 %
Reserve Transactions	\$0.00
Approved Reserve	\$1,000.00
Finance Charge	\$0.00
Available Reserve	\$1,000.00
New Reserve In Use	\$0.00
Average Daily Reserve In Use Subject To FINANCE CHARGE	\$0.00

Daily Balance Account Summary

Date	Balance	Reserve In Use
04/07/11	\$3,005.73	\$0.00
04/08/11	\$2,991.48	\$0.00
04/11/11	\$2,829.23	\$0.00
04/12/11	\$2,351.74	\$0.00
04/13/11	\$2,255.34	\$0.00
04/14/11	\$1,841.50	\$0.00
04/15/11	\$1,834.96	\$0.00
04/18/11	\$3,741.62	\$0.00
04/19/11	\$3,310.91	\$0.00
04/20/11	\$3,260.38	\$0.00
04/21/11	\$2,835.16	\$0.00
04/22/11	\$2,551.59	\$0.00
04/25/11	\$2,201.32	\$0.00
04/26/11	\$2,127.59	\$0.00
04/27/11	\$1,514.35	\$0.00
04/28/11	\$1,397.32	\$0.00
04/29/11	\$1,384.01	\$0.00
05/02/11	\$13,102.65	\$0.00
05/03/11	\$12,757.96	\$0.00
05/04/11	\$12,673.02	\$0.00
05/05/11	\$18,238.02	\$0.00
05/06/11	\$16,906.20	\$0.00

INQUIRY INFORMATION

ALL INQUIRIES FOR BALANCES, GENERAL INFORMATION, ACCOUNT ERRORS, ACCOUNT ACTIVITY, AUTOMATED TELLER MACHINE ACTIVITY AND FIRST CHECK TRANSACTIONS SHOULD BE DIRECTED TO (615)748-8380.

TO REPORT A LOST/STOLEN FIRST CHECK CARD: CALL (615)748-8380 IMMEDIATELY AND FOLLOW THE VOICE PROMPTS, STARTING WITH OPTION #1.

DIRECT INQUIRIES CONCERNING PREAUTHORIZED ELECTRONIC FUNDS TRANSFER TO (615)734-6000.

YOU MAY MAIL INQUIRIES CONCERNING AUTOMATED TELLER MACHINE ACTIVITY, FIRST CHECK TRANSACTIONS, AND PREAUTHORIZED ELECTRONIC FUNDS TRANSFERS TO:

FIRST TENNESSEE BANK N.A. NASHVILLE
 P.O. BOX 28100
 NASHVILLE, TN 37202

INQUIRY INFORMATION

DIRECT INQUIRIES CONCERNING ERRORS FOR FIRST BANKING RESERVE TO:

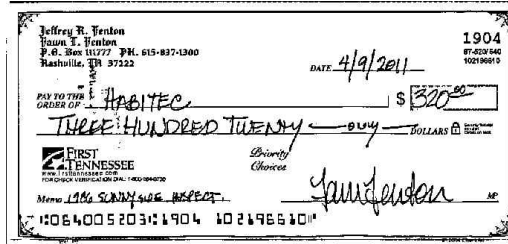
FIRST TENNESSEE BANK
 ATTENTION: FIRST BANKING SUPERVISOR
 P. O. BOX 28100
 NASHVILLE, TN. 37202

A MESSAGE FOR YOU

PROTECTING YOUR FINANCIAL INFORMATION IS VERY IMPORTANT TO US. OUR FRAUD DETECTION SYSTEM USES STATE-OF-THE-ART TECHNOLOGIES TO MONITOR SUSPICIOUS ACTIVITY AND PROTECT YOU 24 HOURS A DAY. IN ADDITION TO EVERYTHING WE DO TO PROTECT YOUR ACCOUNTS, YOU SHOULD ALSO CAREFULLY REVIEW YOUR CHECKING ACCOUNT STATEMENT EACH MONTH. REMEMBER, THE "LIABILITY FOR UNAUTHORIZED TRANSACTIONS" PROVISION IN YOUR DEBIT CARDHOLDER AGREEMENT EXPLAINS HOW TO LIMIT YOUR LIABILITY FOR UNAUTHORIZED TRANSACTIONS RESULTING FROM FRAUDULENT USE OF YOUR DEBIT CARD. IF YOU'RE EVER CONCERNED THAT YOU MIGHT BE A VICTIM OF FRAUD OR IDENTITY THEFT, CALL US. WE'RE AVAILABLE 24 HOURS A DAY AT THE CUSTOMER SERVICE NUMBER SHOWN ABOVE.

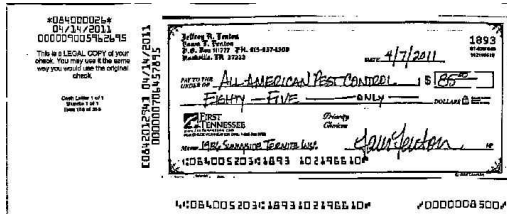
Check Images

Your image cannot be displayed at this time. Please allow 24 hours for your request to be processed, and log back in to see your statement.

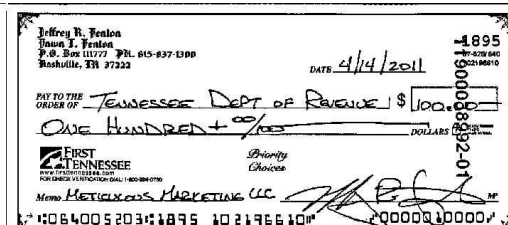


CK: 1904 REF: 92140424 DT: 4/12/11 AMT: \$320.00

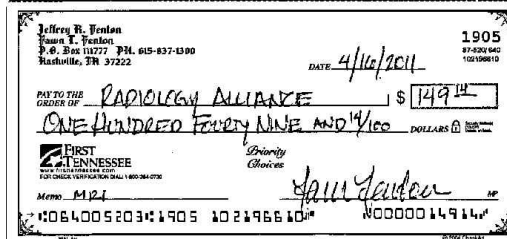
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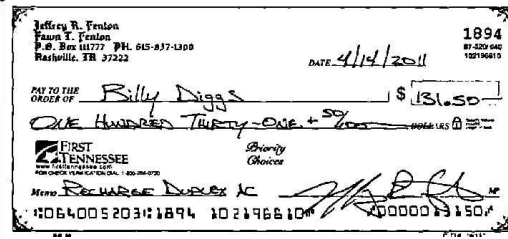
CK: 1893 REF: 34330854 DT: 4/14/11 AMT: \$85.00



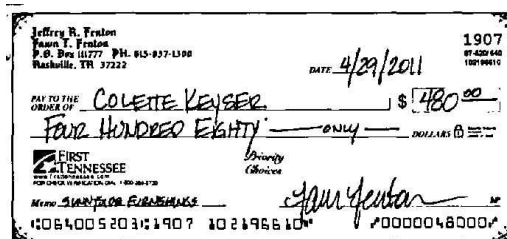
CK: 1895 REF: 29599248 DT: 4/18/11 AMT: \$100.00



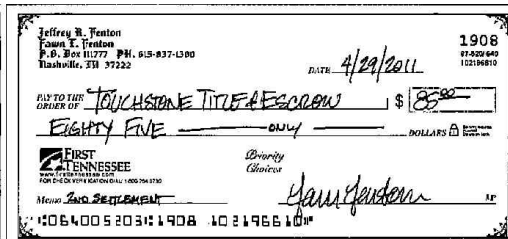
CK: 1905 REF: 93587543 DT: 4/19/11 AMT: \$149.14



CK: 1894 REF: 92856740 DT: 4/19/11 AMT: \$131.50



CK: 1907 REF: 92052170 DT: 5/2/11 AMT: \$480.00



CK: 1908 REF: 92321004 DT: 5/3/11 AMT: \$85.00

We lived under the SPIRITUAL PRINCIPAL of the "TWO becoming ONE at MARRIAGE". Throughout the ENTIRE DURATION of OUR MARRIAGE. Until after my ex-wife unnecessarily, prematurely, and irresponsibly ABANDONED our Marital Residence. (It was 2,500 SqFt, and NOT a hostile environment.)

ALL of our ASSETS and DEBTS were ALWAYS Held as ONE "Tenancy by Entirety". Regardless of whose NAME either were technically in. Those choices were strategically for the BENEFIT of BOTH of US! (Whether for preferential interest rates, risk mitigation, etc... which was EQUALLY for BOTH OUR BENEFIT!) It was a matter of "OUR LEFT POCKET" vs "OUR RIGHT POCKET". NEVER "HERS" or "MINE"!