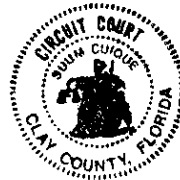


Quit-Claim Deed



Made this 20th day of may, 1994, BETWEEN
ANDREW J. ROCK of 141 Old Orange Park Road, #18, Orange Park,
County of Clay, Florida, and CINDY L. HOWARD (aka. CINDY L. HESTER)
of 210 Hilltop Drive, Orange Park, County of Clay, State of Florida,
parties of the first part, and RONALD P. HOWARD and CINDY L. HOWARD
of 210 Hilltop Drive, Orange Park, County of Clay, State of Florida,
parties of the second part,

WITNESSETH: that the said parties of the first part, for the
sum of Ten Dollars (\$10.00), the receipt whereof is hereby
acknowledged, has remised, released and quit-claimed, and by these
presents does remise, release and quit-claim unto the said parties
of the second part, and their heirs, successors and assigns forever,
the following described land, situate, lying and being in the County
of Clay, State of Florida, to wit:

Lot 5, Block 8, Meadowbrook, Unit Two, according to plat
thereof recorded in Plat Book 6, Pages 12 and 13 of the Public
Records of Clay County, Florida.

TO HAVE AND TO HOLD the same together with all and singular the
appurtenances thereunto belonging or in anywise appertaining, and
all the estate, right, title, interest, lien, equity and claim
whatsoever of the said parties of the first part, either in law or
equity, to the only proper use, benefit and behoof of the said
parties of the second part, their heirs, successors and assigns
forever.

In Witness Whereof, the said parties of the first part have
hereunto set their hand and seal the day and year first above
written.

Signed and Sealed and delivered in Our Presence:

Witnesses:

Jae 200
sign
Jae Jpo
print name

Steve J. Meredith
sign
Steve J. Meredith
print name

Documentary Tax Pd. \$ 164.50
Certificate # 596000553
John Keene, Clerk of Circuit Court

Mary A. Wainwright
D.C.

Andrew J. Rock
sign
ANDREW J. ROCK
print name
141 Old Orange Park Road #18
Orange Park, Florida 32073
address

Cindy L. Howard
sign
CINDY L. HOWARD
print name
210 Hilltop Drive
Orange Park, Florida
address

STATE OF FLORIDA
COUNTY OF CLAY

BEFORE ME, WITNESSED by my hand and seal, this 20th day
of may, 1994 personally appeared ANDREW J. ROCK and
CINDY L. HOWARD, who first being duly sworn, executed the foregoing
instrument, and acknowledged to and before me that they executed the
same for the purposes therein expressed.

PREPARED BY:

CINDY L. HOWARD
210 Hilltop Drive
Orange Park, Florida 32073

Steve J. Meredith
Notary Public in and for the
State of Florida



STEVE J. MEREDITH
MY COMMISSION EXPIRES
November 7, 1994
BONDED THROUGH VARIOUS PUBLIC UNDERWRITERS