BOOK 10279 PG 52

Name and Address of New Owner:	Send Tax Bills To:	Prepared by:
Southern Financial, Inc. 222 Thompson Lane Nashville, TN 37211	SAME	D.W. McMackin 5200 Maryland Way Suite 105 Brentwood, TN 37027

WARRANTY DEED
IN LIEU OF FORECLOSURE

THIS INDENTURE, made and entered into this 3rd day of December, 1996, by and between Robert C. Owen and wife, Carole Owen, party of the first part, and Southern Financial, Inc., its successors and assigns, party of the second part.

WITNESSETH: That for the consideration hereinafter expressed the said party of the first part has bargained and sold and does hereby bargain and sell, convey, and confirm unto the said party of the second part the following described real estate situated and being in the City of Nashville, County of Davidson, State of Tennessee, to wit:

LAND in Davidson County, Tennessee, being Lot No. 7 on the plan of Chickering Estates, Section 1, as of record in Book 2900, page 108, Register's Office for Davidson County, Tennessee.

SAID Lot No. 7 fronts 245.0 feet on the easterly side of Chickering Lane and extends back 922.0 feet on the northerly line and 992.0 feet on the southerly line, to a line in the rear on which it measures 139.9 feet.

BEING the same property conveyed to Robert C. Owen and wife, Carole Owen, by deed from Gary Cooper and wife, Bessie Cooper, of record in Book 4306, page 765, Register's Office for Davidson County, Tennessee.

This is improved property located at 4362 Chickering Lane, Nashville, Tennessee 37214.

The above legal description is identical to the legal description in the previous deed of record.

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in anywise appertaining unto the said party of the second part, his successors and assigns, in fee simple, forever.

And the said party of the first part does hereby covenant with the said party of the second part that they are lawfully seized in fee of the aforedescribed real estate; that they have a good right to sell and convey the same, that the same is unencumbered and that the title and quiet possession thereto they will warrant and forever defend against the lawful claims of all persons.

The party of the first part has executed and delivered this Warranty Deed to the party of the second part in lieu of the foreclosure of that certain deed of trust dated February 23, 1996, executed by Robert Owen and wife, Carole Owen, to D. W. McMackin, Trustee, of record in Book 9975, page 511, Register's Office, Davidson County, Tennessee, and for satisfaction of the indebtedness therein described.

WITNESS THE signatures of the party of the first part on the day and year first above written.

Robert C. Owen

Carole Owen

Carole Owen

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 Robert C. Owen and wife, Carole Owen, the bargainors, with whom I am personally acquainted, (or proved to me upon 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 3rd day of December, 1996.

Notary Public

PHILLIP A. DONOHO NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My commission expires: JULY 26,1997

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $651,500.00 .

PICK-UP

96 DEC -3 PM 3:59
FELICE Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE

0252296

Affiant

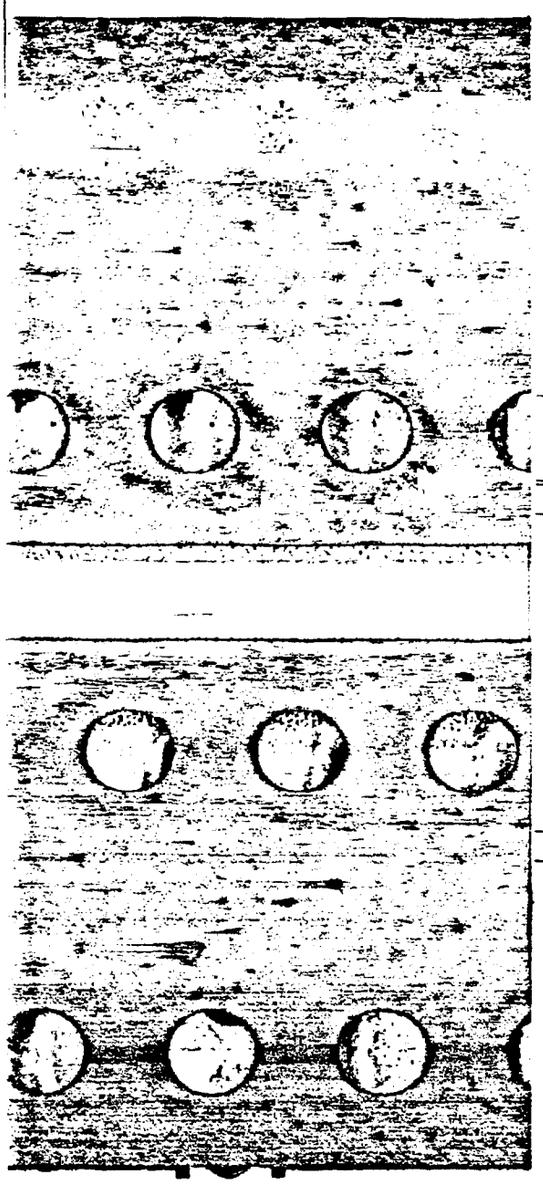
Subscribed and sworn to before me on this 3rd day of December, 1996.

Notary Public

My commission expires: JULY 26,1997

PHILLIP A. DONOHO NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

1620 12/03 0101 03CHECK 2419-55



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10279 PG 54

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	
				651500.00
			CON TX	2410.55
			PRFEE	1.00
			WDEED	8.00
			TOTAL	2419.55
			CHECK	2419.55
12/03/96	01		16:01 0001	1620

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0252296
IDENTIF. ↑ REFERENCE

96 DEC -3 PM 3:59
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1094288