WARRANTY DEED

BOOK 10555 PG 197

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 21,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
31st DAY OF July 19 97

Notary Public

MY COMMISSION EXPIRES:

D. W. McMACKIN NOTARY PUBLIC DAVIDSON COUNTY, TN AFFIX SEAL

Mail

THIS INSTRUMENT WAS PREPARED BY
D.W. McMACKIN, 5200 MARYLAND WAY, SUITE 105 BRENTWOOD, TENNESSEE 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
LEE MICHAUD (NAME)	SAME (NAME)	MAP & PARCEL NO.
309 Bonnalynn dr. (ADDRESS)	(ADDRESS)	164-179
Hermitage TN 37076 (CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	FB# 2D 30800

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, SOUTHERN FINANCIAL, INC.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO LEE MICHAUD

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND in the 2nd, formerly the 3rd, District of Davidson County, Tennessee, described according to a survey made by Gary R. Cummings, August 30, 1967, as follows:

BEGINNING at a point on the southerly margin of Old Hickory Blvd., 620.0 feet from the northeast of the property conveyed to Anne Belle Whitley Reaves by deed from J.E. Hill and wife, of record in Book 1637, page 291, Register's Office for Davidson County, Tennessee, thence south 23° 50' east 90.0 feet to an iron pin; thence 66° 10' east 10.0 feet to an iron pin; thence south 23° 10' east 250.0 feet to an iron pin in the southerly margin of Old Hickory Blvd., thence along said southerly margin of Old Hickory Blvd., south 66° 10' west 100.0 feet to the point of beginning, containing 1.62 acres, more or less.

BEING the same property conveyed to Southern Financial, Inc., by Trustee's Deed from D.W. McMackin as Substitute Trustee, of record in Book 10489, page 634, Register's Office, Davidson County, Tennessee.

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

unimproved ( )
This is improved (X) property, known as 12357 OLD HICKORY BOULEVARD, ANTIOCH, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 31st day of July 19 97

SOUTHERN FINANCIAL, INC.

By

Stanton MacIntosh, Sr. Vice-President

BOOK 10555 PG 198

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____

_____, Tennessee, this _____ day of _____ 19_____ .

Commission expires _____ _____

Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Stanton MacIntosh and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Sr. Vice-President and _____ respectively of the SOUTHERN FINANCIAL, INC. the within named bargainor, and corporation, and that he as such Sr. Vice-President and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Stanton MacIntosh as such Sr. Vice-President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at BRENTWOOD, TENNESSEE on this the 31st day of July 1997.

My commission expires _____ _____

D. W. McMACKIN NOTARY PUBLIC EXP. 9/26/98 AT LARGE DAVIDSON COUNTY, TN

Notary Public

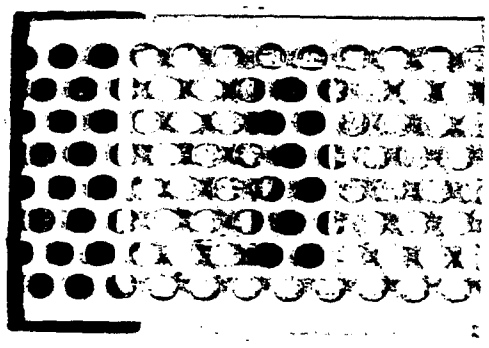
0333623

IDENTIFICATION/REFERENCE

97 AUG -1, PM 1:08

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

2603 08/04 0101 03CHECK 86.70



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

RECEIVED OF _____

FOR _____

BOOK 10555 PG 199

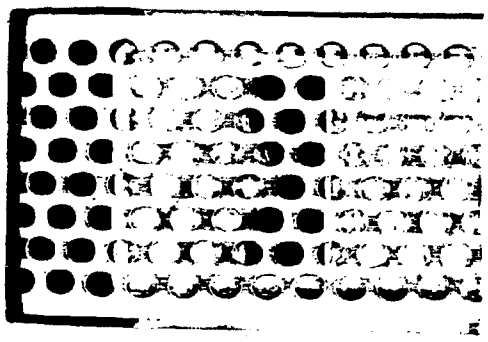
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 21000.00
CON TX 77.70
PRFEE 1.00
WDEED 8.00
TOTAL 86.70
CHECK 86.70

08/04/97 01 13:11 0001 2603

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0333623
IDENTIFICATION REFERENCE

97 AUG -4 PM 1:08
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 1182219