BOOK 10643 PG 602

This Instrument Prepared By:

David W. McMackin
Attorney at Law
5200 Maryland Way, Suite 105
Brentwood, TN 37027

Name and Address of Owners:	Person Responsible for Payment of Taxes:	Map & Parcel No.
Kent E. Lillie, Et Ux 4362 Chickering Lane Nashville, TN 37214	Same	144-10-6

SPECIAL WARRANTY DEED

For and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00), and other good and valuable considerations to said Grantor paid by the Grantee named herein, the receipt of which is hereby acknowledged,

SOUTHERN FINANCIAL, INC.

(herein called "Grantor"), has GRANTED, SOLD and CONVEYED, and by these presents does GRANT, SELL and CONVEY unto

KENT E. LILLIE and wife, PEGGY L. LILLIE,

(herein called "Grantees"), the real property situated in Davidson County, State of Tennessee, described as follows:

> 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, 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 Southern Financial, Inc., by Deed from Robert C. Owen and wife, Carole Owen, of record in Book 10279, Page 52, Register's Office, 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 Subject Property together with all and singular the rights and appurtenances thereto belonging, unto Grantee, its successors and assigns forever. The Grantor covenants that it is seized and possessed of the above described property, and has the right to convey it, and Grantor does hereby bind itself, its successors and assigns, to WARRANT AND FOREVER DEFEND all and singular the Subject Property unto the Grantee, its successors and assigns, against

every person whosoever lawfully claims the Subject Property or any part thereof by, through or under Grantor, but not otherwise.

In Witness Whereof, the Grantor has caused this Deed to be executed by its duly authorized officer this 10th day of October, 1997.

SOUTHERN FINANCIAL, INC.

By: John Bruno, President
John Bruno, President (Title)

ACKNOWLEDGMENT

STATE OF TENNESSEE }
}
COUNTY OF WILLIAMSON }

Before me, the undersigned authority, a Notary Public in and for said County and State, personally appeared John Bruno, with whom I am personally acquainted, or proven to me on the basis of satisfactory evidence, and who upon oath acknowledged himself to be President of SOUTHERN FINANCIAL, INC., the within named bargainor, a corporation, and that he, as such officer, being authorized so to do, executed the foregoing instrument on behalf of the corporation for the purposes therein contained by signing the name of the corporation, by himself as President.

In witness whereof, I have hereunto set my hand and seal this 10th day of October, 1997.

NOTARY PUBLIC

My Commission Expires: _____

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

STATE OF TENNESSEE }
COUNTY OF DAVIDSON }

I hereby affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $745,000.00.

9195 10/13 0101 CASHIER 2765.50

AFFIANT

Sworn to and subscribed before me this 10th day of October, 1997.

NOTARY PUBLIC

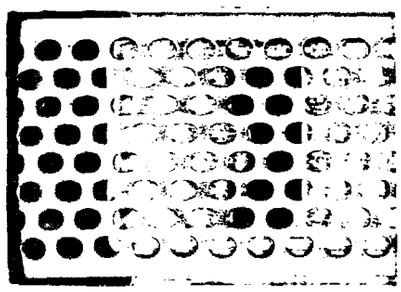
My Commission Expires: 10/14/98

IAN J. McALLESTER, III NOTARY PUBLIC AT LARGE WILLIAMSON CO., TENN.

97 OCT 13 AM 11:29

FELIX E. DAKE REGISTER DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE 0358387



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

RECEIVED OF _____

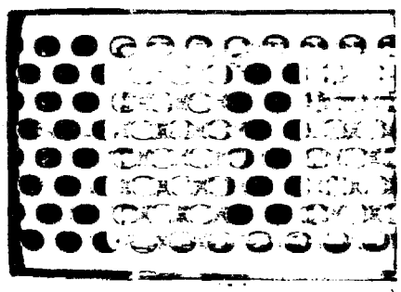
FOR _____

BOOK 10643 PG 604

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
			CLAT	745000.00
			CO TX	2756.50
			PRFEE	1.00
			WDEED	8.00
			TOTAL	2765.50
			CHECK	2765.50
10/13/97	01		11:27 0001	9195

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0358387
IDENTIFICATION REFERENCE

97 OCT 13 AM 11:29
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1208511