Box 17

Instr:200001200006863 Page: 1 OF 2
REC'D FOR REC 01/20/2000 1:27:30PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $240.13

THIS INSTRUMENT WAS PREPARED BY:
COOMER AND JENKINS, ATTORNEYS AT LAW
Suite 230, 392 Harding Place, Nashville, TN 37211

SPECIAL WARRANTY DEED

Address of New Owner(s):	Send Tax Bills To:	Map/Parcel Numbers:
Jeff Burrow 835 Heritage Trail Hermitage, TN 37076	New South Federal Savings Bank 1900 Crestwood Blvd. Birmingham, AL 35283-0180	Map 75-1 Parcel 30

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged;

Banc One Financial Services, Inc.

hereinafter called the Grantor, has bargained and sold, and by these presents do transfer and convey unto

Jeff Burrow

hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows, to-wit:

Land in 4th Civil District of Davidson County, Tennessee, being Lot No. 85 on the Plan of Hermitage Hills, Section Twelve, of record in Book 4675, page 113, and amended in Plat Book 4675, page 125, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Banc One Financial Services, Inc. by deed from William Timothy Hill, Substitute Trustee, of record in Book 11522, page 572, Register's Office for Davidson County, TN.

This conveyance is subject to any and all existing easements of record and to all matters shown on the plan of record in Book 4675, page 113 and as amended in Book 4675, page 125, said Register's Office.

Subject to restrictions of record in Book 4960, page 506, said Register's Office.

The legal description is the same as the previous deed of record.

This is improved property known as 835 Heritage Trail, Hermitage, TN 37076.

The Grantor makes no representation or warranty of any kind whatsoever regarding the condition, merchantability, use, or any other matter involving the land or any improvements conveyed herein, except as to title and then only as expressly set forth herein, the Grantee acquires said land and improvements in an "as is" condition.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee his heirs and assigns, forever; and we do covenant with the said Grantee 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.

Grantor does further covenant and bind itself, its successors and assigns, to warrant and forever defend title to the said land to the said Grantee, his heirs, successors and assigns against the lawful claims of all persons whomsoever claiming by, through or under Grantor, but not further or otherwise, except as to those matters set forth above to which this conveyance is expressly made subject.

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 our hands this 1 day of December, 1999.

BANC ONE FINANCIAL SERVICES, INC.

By: _____
Michael Rawls, Vice President

By: _____
Larry G. Seymour, Asst. Secretary

STATE OF INDIANA)
COUNTY OF Marion)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Michael Rawls and Larry G. Seymour, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged themselves to be Vice President and Assistant Secretary, respectively, of the Banc One Financial Services, Inc., the within named bargainor, and that they as such Vice President and Assistant Secretary, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of Banc One Financial Services, Inc. by themselves as Vice President and Assistant.

Witness my hand and seal, at office in Indianapolis, Indiana, this 1 day of December, 1999.

My Commission Expires:

_____

Cherie A. Lyles
NOTARY PUBLIC

CHERIE A. LYLES
Notary Public, State of Indiana
County of Marion
My Commission Expires 11/04/2006

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, for this transfer is $64,900.00.

Jeff Burr
AFFIANT

Subscribed and sworn to before me this 14th day of January, ~~1999.~~ 2000.

My Commission Expires:

11/24/2001

Laura A. Beasley
NOTARY PUBLIC