092-06-0 319.00

Claudette Cross
SFI Acct. # 76026824

Name and Address of New Owner:	Send Tax Bills To:	Prepared by:
Southern Financial, Inc. 5322 Hickory Hollow Pkwy. Suite 1 Antioch, TN 37013	SAME	D.W. McMackin mail 5200 Maryland Way Suite 105 Brentwood, TN 37027

Instr:200001280009337 Page: 1 OF 2
REC'D FOR REC 01/28/2000 2:18:36PM
RECORD FEE: $11.01
M. TAX: $0.00 T. TAX: $44.51

WARRANTY DEED
IN LIEU OF FORECLOSURE

THIS INDENTURE, made and entered into this 17th day of January, 2000, by and between Claudette Cross, a widow, 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. 45 on the map of L. C. Thuss' Subdivision of Part of the Barrow Lands, as of record in Book 547, page 102, Register's Office for said County. Said Lot No. 45 fronts 40 feet on the westerly side of 29th Avenue, North, and runs back between parallel lines 150 feet to an alley.

Included in the above description but hereby excluded is that portion conveyed to the State of Tennessee etal, in final judgment of record in Book 4281, page 604, said Register's Office.

BEING the same property conveyed to Jasper Cross and wife, Claudette Cross from Jacobs H. Doyle and wife, Veria D. Doyle, by deed dated February 15, 1984, and recorded March 24, 1984 in Deed Book 3705, page 88, said Register's Office. The said Jasper Cross is deceased.

Harriette Roxanne Booker Daniel executed this deed by virtue of a power of attorney executed by Claudette Cross, a widow, being recorded simultaneously herewith.

This is improved property located at 727B 29th Avenue North, Nashville, Tennessee 37209.

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, its 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 she is lawfully seized in fee of the aforedescribed real estate; that she has a good right to sell and convey the same, that the same is unencumbered and that the title and quiet possession thereto she 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 December 13, 1995,

executed by Claudette Cross, widow, to John Bruno, Trustee, of record in Book 9890, page 380, Register's Office, Davidson County, Tennessee, and for satisfaction of the indebtedness therein described.

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

Claudette Cross
Claudette Cross, widow

By: Harriette Roxanne Booker Daniel, AIF
Harriette Roxanne Booker Daniel
Attorney-in-Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 17th day of January, 2000, before me personally appeared Harriette Roxanne Booker Daniel, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Claudette Cross, a widow, and who acknowledged that such person executed the same as the free act and deed of Claudette Cross.

Witness my hand and official seal at Nashville, Tennessee, this 17th day of January, 2000.

D.W. McMACKIN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

Notary Public

My commission expires: My Commission Expires 7-27-2002

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $12,031.03.

Affiant

Subscribed and sworn to before me on this 17 day of January, 2000.

Notary Public

NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY

My commission expires: 2/14/2002