This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Box 60

ADDRESS NEW OWNER:
Sabrena E. Brooks
3288 Anderson Road
Antioch, Tennessee 37013

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
New South Federal Savings Bank
1900 Crestwood Blvd.
Birmingham, AL 35210-2031

MAP 150-3
GROUP
PARCEL 180.00

Instr:200003060022271 Page: 1 OF 2
REC'D FOR REC 03/06/2000 2:45:39PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $362.23

SPECIAL WARRANTY DEED

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 and sufficiency of which are hereby acknowledged, **Bay Financial Savings Bank, F.S.B.** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Sabrena E. Brooks, unmarried**, hereinafter called the "GRANTEE", her heirs and assigns, a certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 23 on the Plan of Section One, Harbor Landing, of record in Book 6250, page 312, Register's Office, Davidson County, Tennessee.
>
> Being the same property conveyed to Bay Financial Savings Bank, F.S.B. by deed from Fred M. Matheny of record in Book 11696, page 846, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2000 and subsequent years.

This is improved property known as 3288 Anderson Road, Antioch, Tennessee 37013.

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,her heirs and assigns, forever, and, GRANTOR does covenant with the said GRANTEE that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and, GRANTOR does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons claiming by or through it. 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 the 28th day of February, 2000.

Bay Financial Savings Bank, F.S.B.

By: _____
RONALD A. YOUNG, PRESIDENT

STATE OF FLORIDA)
COUNTY OF HILLSBOROUGH)

Before me, the undersigned authority of the State and County aforesaid, personally appeared RONALD A. YOUNG, PRESIDENT with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself/herself to be an officer of **Bay Financial Savings Bank, F.S.B.**, the within named bargainor, and that he/she as such officer, with the authority so to do, executed the within SPECIAL Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 28th day of February, 2000.

_____
NOTARY PUBLIC Cynthia J. Haas

OFFICIAL NOTARY SEAL
CYNTHIA J HAAS
COMMISSION NUMBER
CC [illegible]
MY COMMISSION EXPIRES

My Commission Expires: _____

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $97,900.00.

_____
Karen Bottoff Rohling
AFFIANT

Subscribed and sworn to before me on this 28th day of February, 2000.

_____
Robert M. Loffi
NOTARY PUBLIC

My Commission Expires: 9/23/2000