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

Box 60

ADDRESS NEW OWNER:
Joe Cleghorn, Jr.
1309 Villa Mill Alley
Key West, FL 33040

SEND TAX BILL TO:
Owner

MORTGAGEE:
None

Instr:200006210061848 Page: 1 OF 2
REC'D FOR REC 06/21/2000 2:54:11PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $129.50

MAP **73-10**
GROUP
PARCEL **10**

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, FSB,** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Joe Cleghorn, Jr.**, hereinafter called the "GRANTEE", his 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. 90 of Gibson Heights Subdivision, of record in Plat Book 1835, page 133, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.
>
> Being the same property conveyed to Bay Financial Savings Bank, FSB by Trustee's Deed from I. Dyke Tatum, Substitute Trustee, of record at Inst. 200004130037327, 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 2504 Shadow Lane, Nashville, Tennessee 37216.

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, 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, his 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 12th day of June, 2000.

Bay Financial Savings Bank, FSB

By: _____
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, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself to be PRESIDENT of **Bay Financial Savings Bank, FSB**, the within named bargainor, and that he as such authorized 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 12th day of June, 2000.

CYNTHIA J. HAAS
MY COMMISSION # CC 897545
EXPIRES: April 10, 2004
Bonded Thru Notary Public Underwriters

_____
NOTARY PUBLIC
CYNTHIA J. HAAS

My Commission Expires: _____

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $35,000.00.

_____
AFFIANT

Subscribed and sworn to before me on this 20th day of June, 2000.

_____
Robert M. Loffi
NOTARY PUBLIC

My Commission Expires: 9/23/2000

ROBERT M. LOFFI * NOTARY PUBLIC * DAVIDSON CO., TENN.