This Instrument Prepared by:

GLENN S. MACBETH
ATTORNEY AT LAW
SUITE 12 LINCOLN SQUARE
1535 WEST NORTHFIELD BOULEVARD
MURFREESBORO, TENNESSEE 37129

NAME AND ADDRESS OF NEW OWNERS:

Gary & Shirley Hubbell
1027 Shoreside Drive
Hendersonville, TN 37075

SEND TAX BILLS TO:
Same

Davidson County DEEDWARR
Recvd: 05/02/02 14:08 2pgs
Fees:13.00 Taxes:79.55
20020502-0054246

WARRANTY DEED

(Map Number 71-10; Parcel Number 54.00)

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable consideration, the receipt of all of which is hereby acknowledged, the undersigned, **SOUTHERN FINANCIAL, INC.**, has bargained and sold and does hereby transfer and convey unto **GARY HUBBELL and wife, SHIRLEY HUBBELL**, their heirs and assigns, forever, that certain property located and situated in Davidson County, Tennessee, and more particularly described as follows:

> LAND in Davidson County, Tennessee, being Lots 86 and 87 on the plan of J.B. Haynies Cumberland Heights, of record in Book 57, page 170, Register's Office for Davidson County, Tennessee.
>
> SAID Lots 86 and 87 fronts 100 feet on the easterly side of Katie Avenue and runs back between parallel lines to an alley.
>
> BEING the same property conveyed to Southern Financial, Inc., by deed from Kevin J. Jones, Substitute Trustee, of record in Instrument 20011212-0137002, Register's Office for Davidson County, Tennessee
>
> The legal description contained herein is the same as that contained in the previous instrument of record.
>
> THIS CONVEYANCE IS MADE SUBJECT to minimum setback lines, public utility and drainage easements, and all other matters as shown on subdivision plat of record in Book 57, page 170, all in the Register's Office for Davidson County, Tennessee; and to all zoning and subdivision regulations of the appropriate governmental body, together with any easements or right-of-ways for public roads and utilities.

This is improved property known as: **1303 Katie Avenue, Nashville, TN 37207**

TO HAVE AND TO HOLD the said real estate together with all appurtenances, estate, title and interest belonging to the said Grantees, their heirs and assigns, forever.

GRANTOR COVENANTS with the said Grantees that Grantor is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered except as noted herein, and for the 2002 real property taxes which will be prorated at closing and assumed by the Grantees.

GRANTOR FURTHER COVENANTS and binds Grantor, its successors and assigns, to warrant and forever defend the title to said real estate unto the said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS MY HAND AND SIGNATURE on this the 25th day of April, 2002.

SOUTHERN FINANCIAL, INC.

By: Bentley DeLoach, President

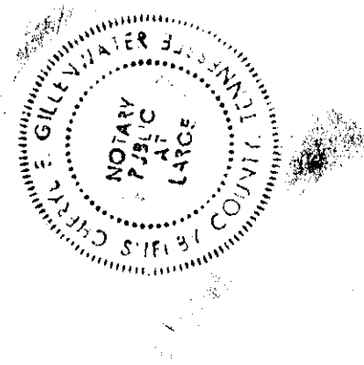
STATE OF TENNESSEE)
COUNTY OF SHELBY)

Before me, Cheryl E. Gillenwater, a Notary Public within and for the State and County aforesaid, personally appeared **Bentley DeLoach**, 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 **Southern Financial, Inc.**, the within named bargainor, a corporation, and that as such President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by **Bentley DeLoach**, as President.

Witness my hand and official seal at office in Memphis, Tennessee, on this the 25th day of April, 2002

Notary Public

My Commission Expires: 11-29-03



STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby swear or affirm that, to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is **$21,500.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Gary Hubbell - Affiant

Subscribed and sworn to before me this 29 day of April, 2002

Glenn S. Macbeth, Notary

My Commission Expires: August 18, 2002

