by: NO

I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN, 37203

New Owner - Send Tax Bills:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
251 CUMBERLAND BEND DRIVE
SUITE 200
NASHVILLE, TN, 37228-1803

WARRANTY DEED

BOOK 7875 PAGE 932

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, the other valuable consideration, the receipt of which is hereby acknowledged, the undersigned, HOMESTEAD SAVINGS, with principal offices at P. O. BOX 6008, MILLBRAE, CA, 94030-6008, has bargained and sold and does hereby transfer and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, at 251 CUMBERLAND BEND DRIVE, SUITE 200, NASHVILLE, TN, 37228-1803, his successors and assigns, forever, Attention: Loan Management Branch, that certain tract or parcel of land in DAVIDSON County, State of TENNESSEE, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 95 on the Plan of Royal Hills, Section 3, of record in Book 4860, page 47, said Register's Office, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Kevin Dean Howard and wife, Elizabeth Pearl Howard by deed from Construction Properties, Inc. of record in Book 5706, page 764, in the Register's Office for Davidson County, Tennessee.

And being further conveyed to HOMESTEAD SAVINGS by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 7842, page 217, in the Register's Office for DAVIDSON County, Tennessee.

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 successors and assigns forever.

AND the Grantor covenants 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 that the same is unencumbered.

HOMESTEAD SAVINGS further covenants and binds itself, its successors and assigns, to warrant and forever defend the title to the said land to the said Grantee, his successors and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF the Grantor has executed this instrument this 24th day of May, 19 89.

HOMESTEAD SAVINGS, a Federal Savings and Loan Association

ATTEST:

Michael Spring - Asst. Secretary

BY:

Doug Allred - Senior Vice President

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JUN 28 2 45 PM '89

9618 06/28 0101 03CHECK

OF _____ } ss.

COUNTY OF San Mateo }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Doug Allred and Michael Spring with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon their several oaths acknowledged themselves to be the Senior Vice President and Asst. Secretary respectively of the Homestead Savings, a Federal Savings & Loan Association, the within named bargainor, a corporation, and that they as such Senior Vice President and Asst. Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Doug Allred as such Senior Vice President and attesting the same by the said Michael Spring as such Asst. Secretary.

Witness my hand and official seal at office at Millbrae, California this 24th day of May, 19 89.

Laura Ghiotto
Notary Public Laura Ghiotto

My Commission Expires: July 2, 1991

OFFICIAL SEAL
LAURA GHIOTTO
NOTARY PUBLIC — CALIFORNIA
SAN MATEO COUNTY
My Commission expires July 2, 1991

STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 48,399.54.

Sandra Vaughan
Affiant

Subscribed and sworn to before me, this the 27th day of June, 19 89.

Tammy L. Davis
Notary Public

My Commission Expires: 9-11-90

OFFICIAL SEAL
LAURA GHIOTTO
NOTARY PUBLIC — CALIFORNIA
SAN MATEO COUNTY
My Commission expires July 2, 1991

RETURN TO:
I. DYKE TATUM
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