THIS INDENTURE, made and entered into this 31 day of July , between Jack Kemp , Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Janice Sue Lair , heirs and assigns, party(ies) of the second part,

WITNESSETH: That for and in consideration of the sum of TEN DOLLARS ($10.00), the receipt of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party(ies) of the second part, the following described real estate situate, lying and being in the County of Davidson State of Tennessee, to wit:

Being Lot Number 21 on the Plan of Hermitage Estates, of record in Plat Book 3300 at page 70 and 71, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

BOOK 7903 PAGE 430

5.4.0.2.8.

TENNESSEE REGISTRAR'S OFFICE
AUG 1 1 14 PM '89
REGISTER OF DEEDS DAVIDSON COUNTY

BEING the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended *(12 U.S.C. 1701 et seq.)* and the Department of Housing and Urban Development Act *(79 Stat. 667)*, by deed dated and recorded in Book 7803 , Page 267 , Office of the Register, County of Davidson , State of Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party(ies) of the second part, Their heirs and assigns in fee simple forever.

SAID CONVEYANCE IS made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record against the above described property; also SUBJECT to any state of facts which an accurate survey of said property would show.

AND THE SAID party of the first part does hereby covenant with the said party(ies) of the second part that he/she is lawfully seized in fee of the aforedescribed real estate; that he/she has a good right to sell and convey the same; that the title and quiet possession thereto he/she will warrant and forever defend against the lawful calims of all persons, claiming same by, through or under him/her no further or otherwise.

IN WITNESS WHEREOF the undersigned has set his/her hand and seal as CPO Office Housing Management, HUD Nashville Office, Nashville Tennessee, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, Page 16106 *(10/14/70)*, as amended.

Jack Kemp
Secretary of Housing and Urban Development

Signed, sealed and delivered in the presence of:

Matilda Crocker

Ethel Harvey

By: David Kuckkahn (SEAL)
David Kuckkahn, Chief Property Officer
Office Housing Management
HUD Nashville Office, Nashville , Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON) ss

Before me, the undersigned , a Notary Public in and for the State and County aforesaid, personally appeared David Kuckkahn who is personally well known to me and known to me to be the duly appointed CPO Office Housing Management , HUD Nashville Office, Nashville Tennessee, and the person who executed the foregoing instrument bearing date JUL 31, 1989 , by virtue of the above cited authority and acknowledged the foregoing instrument to be his/her free act and deed as CPO Office Housing Mgmt. , for and on behalf of Jack Kemp Secretary of Housing and Urban Development.

Witness my hand and official seal this 31 day of July 1989

B.C. Smith
Notary Public

NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

(SEAL)

My Commission Expires:

ADDRESS OF NEW OWNER:

Janice Sue Lair
8325 Luree Drive
Hermitage, TN 37076

SEND TAX BILLS TO:

CTX Mortgage Company
P.O. Box 19000
Dallas, Texas 75219-9000

Map & Parcel Nos. 75-10-14

STATE OF TENNESSEE
COUNTY OF DAVIDSON

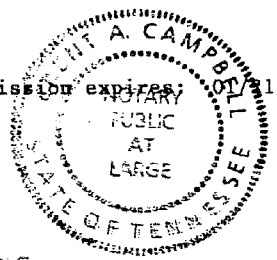
The actual consideration or value whichever is greater, for this transaction is $63,250.00

Janice Sue Lair
Affiant

Subscribed and sworn to before me on JUL 31, 1989

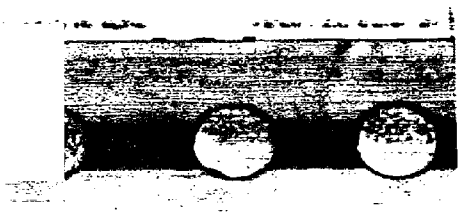
My Commission expires: 01/31/90

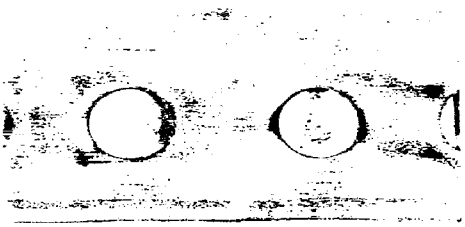
Notary Public

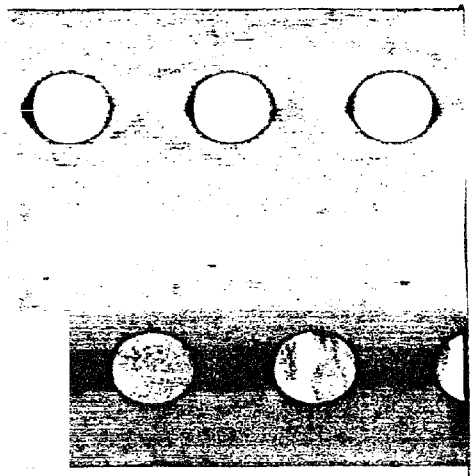


My Commission Expires Jan. 31, 1990

1249 08/01 0101 03CHECK 215.56







OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 7903 PAGE 432

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT	63250.00
CON TX	208.56
PRFEE	1.00
WDEED	6.00
TOTAL	215.56
CHECK	215.56

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

08/01/89 01 13:17 0001 1249

5.4.0.2.8.

IDENTIFICATION REFERENCE

AUG 1 1 14 PM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 234591