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GENERAL WARRANTY DEED

BOOK 7980 PAGE 320

FROM: City Federal Savings Bank)
)
)
TO: Secretary of Housing)
and Urban Development)

This instrument prepared by:
ADAMS, TAYLOR, PHILBIN,
PIGUE & MARCHETTI
One Union Street
Nashville, Tennessee 37201

NAME AND ADDRESS OF NEW OWNER	NAME AND ADDRESS OF PERSONS OR OF ENTITY RESPONSIBLE FOR PAYMENT OF PROPERTY TAXES	MAP - PARCEL NUMBER(S)
Secretary of HUD Washington, DC 20410	Department of HUD 251 Cumberland Bend Drive Nashville, TN 37208	MAP #75-7 PARCEL #255.00 4D-91180

Mortgagee: None
FHA #: 203-483-1062843
Prior Mortgagor: Terrence Joseph Ring

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) Dollars, cash in hand paid and other valuable consideration, the receipt of which is hereby acknowledged, City Federal Savings Bank, ("Grantor) has bargained and sold, and by these presents does hereby transfer and convey unto the Secretary of Housing and Urban Development, ("Grantee"), his successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Being Lot No. 29-B of the Zone Lot Division of Lots 23 through 25, 27, 29 thru 35, 37 thru 43, 46 and 48, Rachel's Square, Section 2, of record in Plat Book 6250, Page 540, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to City Federal Savings Bank by Trustee's Deed of record in Book 7965, Page 78, said Register's Office.

This is improved property known as 108 Rachels Trail Court, Hermitage, Tennessee 37076.

This conveyance is made subject to all matters shown on any applicable recorded Plan, Master Deed or Declaration and any applicable restrictive covenants, easements or setback lines that are of record.

TO HAVE AND TO HOLD said tract or parcel of land with the appurtenances, hereditaments, estate, title, and interest thereto belonging to Grantee, his successors and assigns, forever. Grantor covenants that, subject to the matters set forth above, Grantor is lawfully seized and possessed of said land in fee simple, has good right to convey it, and that same is unencumbered.

Grantor further covenants and binds itself and its successors and assigns, to warrant and forever defend the title to said land to Grantee, his successors and assigns, against the lawful claims of all persons whomsoever except claims arising out of the matters set forth above.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

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IN WITNESS WHEREOF the Grantor has caused this Deed to be executed by its duly authorized officers this 1st day of November, 19 89.

CITY FEDERAL SAVINGS BANK

By: S. D. Utley
S. D. Utley
Title: Vice President

By: Donna L. Snyder
Donna L. Snyder
Title: Assistant Secretary

STATE OF OHIO }
COUNTY OF CLARK }

Before me, Rhonda L. Miller a Notary Public in and for the State and County aforesaid, personally appeared S. D. Utley and Donna L. Snyder with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon their oaths, acknowledged themselves to be the Vice President and Assistant Secretary of City Federal Savings Bank, a corporation, and that they as such Vice President and Assistant Secretary, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by themselves as Vice President and Assistant Secretary.

Witness my hand and official seal at Clark County, Ohio, this 1st day of November, 19 89.

Rhonda L. Miller
Notary Public Rhonda L. Miller

My Commission Expires: August 10, 1993

RHONDA L. MILLER, NOTARY PUBLIC
IN AND FOR THE STATE OF OHIO
MY COMMISSION EXPIRES AUGUST 10, 1993

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IDENTIF. TREFERENCE

Nov 9 10 44 AM '89

FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY TN.