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GENERAL WARRANTY DEED

FROM: City Savings Bank, F.S.B., Grantor)
)
) This instrument prepared by:
) ADAMS, TAYLOR, PHILBIN,
) PIGUE & MARCHETTI
TO: Secretary of Veteran's Affairs,) One Union Street
Grantee) Nashville, Tennessee 37201

AUG 2 2 38 PM '90

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 Veteran's Affairs 110 Ninth Avenue, S. Nashville, TN 37203	Same as New Owner	MAP #059-10-0 PARCEL #304.00 13DA 69036

Mortgagee: None
VA #: LH-372-208
Prior Mortgagor: William L. and Audrey A. Thomas

THIS DEED, between City Savings Bank, F.S.B., a corporation organized and existing under the laws of the State of New Jersey, with its principal office located at 300 Davidson Avenue, Somerset, New Jersey 08875 in the county of Somerset, State of New Jersey, hereinafter called Grantor, and the Secretary of Veteran's Affairs, an Officer of the United States of America, whose address is c/o Director VA Regional Office, 110 9th Avenue, S., Nashville, Tennessee 37203, hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents, does transfer and convey unto the said Grantee, and unto his/her successors in such office, as such, and his/her or their assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Being Lot No. 2 on the Plan of Haynes Manor Section 8 as of record in Book 6200, Page 675, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to City Savings Bank, F.S.B. by Trustee's Deed of record in Book 8151, Page 348, said Register's Office.

This is improved property also known as 708 Garrison Drive, Nashville, Tennessee 37207.

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.

Grantor also assigns and transfers to Grantee herein all of Grantor's claims and notes, and the judgment, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging, to the said Grantee and his/her successors in such office, as such, and his/her or their assigns, forever.

Grantor covenants with the said Grantee and his/her successors and assigns that Grantor is lawfully seized and possessed of said land in fee simple; has a good right to convey it, and the same is unencumbered.

Grantor does further covenant and bind Grantor's successors, to warrant and forever defend the title to the said Grantee and his/her successors and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, Grantor, this 24th day of July, 1990, has caused this instrument to be executed for it by its undersigned officer(s) thereunto duly authorized by its board of directors, evidence whereof being found in Exhibit A below * such evidence being incorporated herein by reference, and sealed with its corporate seal.

[CORPORATE SEAL]

CITY SAVINGS BANK, F.S.B.

*By Leslie G. Zeiter
Leslie G. Zeiter
Vice President

ATTEST:
* Donna L. Snyder
Donna L. Snyder, Asst. Secretary.

President.

STATE OF OHIO)
COUNTY OF CLARK)

Before me appeared Leslie G. Zeiter to me personally known, who, being by me, duly sworn, did say that he is the Vice President of City Savings Bank, F.S.B. and that the seal affixed to said instrument is the corporate seal of said corporation, and that said instrument was signed and sealed by him on behalf of said corporation by authority of its board of directors and said Leslie G. Zeiter acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal on this 24th day of July A.D. 19 90.

KAREN S. GRUBE, NOTARY PUBLIC
STATE OF OHIO
MY COMMISSION EXPIRES APRIL 6, 1994

My Commission Expires: April 6, 1994

* Karen S. Grube
Karen S. Grube
Notary Public
(Official Title)

{OFFICERS HAVING SEAL MUST IMPRESS SEAL}

EXHIBIT A

THIS IS TO CERTIFY THAT:

1. I, the undersigned, am Assistant secretary of City Savings Bank, F.S.B., being the same corporation which, contemporaneously with the execution hereof, executed and delivered to the Secretary of Veteran's Affairs, a deed dated the 24th day of July, 1990.

2. Leslie G. Zeiter, who executed said deed on behalf of said corporation, as Vice President thereof, was at the time he executed the same the duly elected, qualified, and acting Vice President of said corporation, having been so elected at a meeting of the board of directors of said corporation held on the 8th day of December, 1989.

3. Said Officer who executed said deed was duly authorized to execute it on behalf of said corporation by virtue of either the bylaws of the board of directors or a resolution of the board of directors duly adopted on the 8th day of December, 1989.

4. I have custody of, have examined said records, and know the above to be true.

[CORPORATE SEAL]

* Donna L. Snyder
Donna L. Snyder, Assistant Secretary