SPECIAL WARRANTY DEED

BOOK 8231 PAGE 221

THIS INDENTURE made and entered into this 7th day of September, 1990, be and between STANDARD FEDERAL SAVINGS BANK, a corporation organized and existing under and by virtue of the laws of the State of Maryland, party of the first part, and the SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., HIS SUCCESSORS AND ASSIGNS, party of the second part

WITNESSETH: That for the consideration of TEN DOLLARS ($10.00) cash in hand paid, and other good and valuable considerations, receipt of all 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 of the second part the following described real estate, situated and being in the City of Madison, County of Davidson, State of Tennessee, to-wit:

Lot No. 56 on the Plan of Anderson Estates, not of record, according to a survey made by Anderson & Gee Surveyors dated August 5, 1946. Beginning at a point in the easterly margin of McArthur Drive; thence east 136 feet being the line between Lots Nos. 55 & 56 of said unrecorded plan; thence south 65 feet to a point; thence west 136 feet to a point; thence north 65 feet running with the margin of said McArthur Drive to the point of beginning. And being the same property conveyed to the grantor herein by Trustee's Deed recorded as Book 8130, Page 725, said Register's Office. Parcel # 43-7-37

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto said party of the second part his successors and assigns forever.

The said party of the first part conveys the aforescribed real estate which is unencumbered except 1990 taxes

And that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons, claiming the same by, through or under it, but not further or otherwise.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed by and through its duly authorized officers the day and year first above written.

ATTEST: STANDARD FEDERAL SAVINGS BANK

Robert Drews, Asst. Secretary

STANDARD FEDERAL SAVINGS BANK CORPORATE SEAL 1987

BY: _____

Don Davis, Vice President

STATE OF Maryland

COUNTY OF Frederick

BOOK 8231 PAGE 222

BEFORE ME, the undersigned Notary Public in and for the State and County aforesaid, personally appeared Don Davis and Robert Drews with whom I am personally acquainted and who upon oath acknowledged themselves to be the Vice President and Assistant Secretary, respectively of STANDARD FEDERAL SAVINGS BANK the within named bargainor, a corporation, and they as such Vice President and Assistant 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 Vice President, and attesting the same by the Assistant Secretary.

WITNESS my hand and official seal at office this 7th day of September, 1990.

My commission expires:
September 1, 1991

Janice Barnard
NOTARY PUBLIC, Janice Barnard

NOTARY PUBLIC JANICE BARNARD FREDERICK CO. MD

Janice Barnard
My commission expires September 1, 1991

PREPARED BY: LARRY A. WEISSMAN, ATTORNEY AT LAW
5118 PARK AVE., SUITE 127
MEMPHIS, TN 38127

PROPERTY ADDRESS: 333-335 McArthur D
Madison, TN

MAIL TAX BILL TO: SECRETARY OF HOUSING AND
URBAN DEVELOPMENT
One Common Place, #1600
Nashville, TN 37239

I, or we, 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, $44,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Michelle H. Stanford
Affiant

Subscribed and sworn to before me this 2nd day of November, 1990.

Tonda J. Hayes
NOTARY PUBLIC

MY COMMISSION EXPIRES MAY 4, 1991

My commission expires:

SHELBY CO TN

IDENTIF. REFERENCE 7 U U 6 2

4312 11/05 0101 03CHECK 6.00

FC90021 - Lindel Roberts 637151