SPECIAL WARRANTY DEED

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THIS INDENTURE made and entered into this 5th day of November, 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 Antioch, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 86A, HAYWOOD FOREST, Section Three, as of record in Book 6250, Page 226, Register's Office, Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description. And being the same property conveyed to the grantor herein by Trustee's Deed recorded as Book 8221, Page 242, said Register's Office.

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 subject to subdivision restrictions, building lines and easements as shown in Book 6250, Page 226, and Book 5583, Page 115, said Register's Office.

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:

Robert Drews, Asst. Secretary

STANDARD FEDERAL SAVINGS BANK

BY: _____

Don Davis, Vice President

STANDARD FEDERAL SAVINGS BANK 1987

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STATE OF Maryland

COUNTY OF Frederick

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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 6th day of November, 1990.

My commission expires:
September 1, 1991

NOTARY PUBLIC, Janice Barnard

NOTARY PUBLIC JANICE BARNARD FREDERICK CO. MD

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

PROPERTY ADDRESS: 4867 Gillespie Drive
Antioch, 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, $44,463.48, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mitchell Y. Stanford
Affiant

Subscribed and sworn to before me this 17th day of November, 1990.

NOTARY PUBLIC

My commission expires: May. 4, 1991

NOV 26 2 26 PM '90
FELIX E. WILSON REGISTER
DAVIDSON COUNTY TN.

IDENTIF. REFERENCE

74813

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