Owner & Real Property Tax Responsibility:

U. S. DEPARTMENT OF HUD
251 CUMBERLAND BEND DR.
SUITE 200
NASHVILLE, TN. 37228

This instrument prepared by:
VANESSA A. HENRY, Attorney
HENRY & McCORD
300 North Jackson Street
P.O. Box 538
Tullahoma, Tennessee 37388

BOOK 8315 PAGE 562

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE DOLLAR ($1,00), cash in hand, the receipt of all of which is hereby acknowledged, the FIRST FEDERAL SAVINGS BANK OF TENNESSEE, has bargained and sold and by these presents does hereby transfer and convey unto THE SECRETARY OF HOUSING & URBAN DEVELOPMENT, its representatives and assigns, a certain tract or parcel of land lying and being in Davidson County, State of Tennessee, bounded and described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 309 on the Plan of Joywood Heights, Section II, as of record in Book 1130, pages 92 and 93, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.
>
> Being the same property conveyed to First Federal Savings Bank of Tennessee by Trustee's Deed of record in Book 8298, page 974, Register's Office for Davidson County, Tennessee.
>
> The legal description is the same as that of the previous deed of record.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to the said THE SECRETARY OF HOUSING & URBAN DEVELOPMENT, its representatives and assigns, in fee simple forever.

AND FIRST FEDERAL SAVINGS BANK OF TENNESSEE DOES COVENANT with the said THE SECRETARY OF HOUSING & URBAN DEVELOPMENT, that it is lawfully seized and possessed of said land in fee simple; has a good and lawful right to sell and convey the same, and that said property is free, clear and unencumbered.

AND FIRST FEDERAL SAVINGS BANK OF TENNESSEE DOES FURTHER COVENANT and bind itself, its representatives and assigns, to warrant and forever defend the title to said land to the said THE SECRETARY OF HOUSING & URBAN DEVELOPMENT, its

HENRY & McCORD
ATTORNEYS AT LAW
300 NORTH JACKSON ST.
P. O. BOX 538
TULLAHOMA, TENN.
37388

representatives and assigns, against the lawful claims of all persons whomsoever.

WITNESS MY HAND this 19th day of March, 1991.

FIRST FEDERAL SAVINGS BANK
OF TENNESSEE

By Murray J. Brown
Murray J. Brown, President
and Chief Executive Officer

ATTEST: James V. Gregory, V.P.

BOOK 8315 PAGE 563

STATE OF TENNESSEE
COUNTY OF COFFEE

Personally appeared before me, Charlotte C. Bretmann a Notary Public, Murray J. Brown and James V. Gregory, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained and who further acknowledged that they are the President and Chief Executive Officer and Vice President, of the maker or a constituent of the maker, and are authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

WITNESS MY HAND, at office this 19th day of March 1991.

Charlotte C. Bretmann
NOTARY PUBLIC

My Commission Expires: 5/4/91

I, or We, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $_____, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

_____
Affiant

Subscribed and sworn to before me this the ____ day of _____, 1991.

_____
Notary Public

My Commission Expires:

6223 03/25 0101 03CHECK 6.00

IDENTIF. TREFERENCE

MAR 25 11 30 AM '91

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY TN.

01434