91-2944-AB (0053) VAWD

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN, 37203

NO MORTGAGEE
New Owner - Send Tax Bills: BOX 22
VETERNS ADMINISTRATION
LOAN SERVICING AND CLAIMS
110 9TH AVENUE, SOUTH
NASHVILLE, TN, 37203

BOOK 8333 PAGE 236

Map/Parcel (96-13 15)

WARRANTY DEED

THIS DEED, between ALTUS BANK, A FEDERAL SAVINGS BANK, with its principle offices located at 409 WEST MAIN STREET DOTHAN AL 36301, herin after called Grantor, and the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is c/o Director LOAN SERVICING AND CLAIMS 110 9TH AVENUE, SOUTH NASHVILLE TN 37203, hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, reciept 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 thier assigns, certain property described as follows:

PROPERTY IN NASHVILLE, COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

BEING LOT NO. 5, PLAN OF PERRY HEIGHTS, AS OF RECORD IN BOOK 2900, PAGE 18, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO WILLIAM KENNETH GARDNER, A MARRIED PERSON, BY DEED FROM BENTON K. STOKES AND WIFE, NANCY C. STOKES OF RECORD IN BOOK 7504, PAGE 222, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to ALTUS BANK, A FEDERAL SAVINGS BANK by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 8331, Page 176, in the Register's Office for DAVIDSON County, Tennessee.

Grantor also assigns and tranfers 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 tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, his successors and assigns forever.

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

ALTUS BANK, A FEDERAL SAVINGS BANK, further covenants and binds itself, its successors and assigns, to warrant and forever defend the title to the said land to the said Grantee, his successors and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF the Grantor has executed this instrument this 16th day of April, 1991.

ALTUS BANK, A FEDERAL SAVINGS BANK

BY: Kathryn Goodson
Kathryn Goodson
Vice President

ATTEST: Sue Lee
Sue Lee
Assistant Vice President

Return to: I. Dyke Tatum, Attorney
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, TN 37203

91-2944-AB (0054) VAWD
BOOK 8333 PAGE 237

STATE OF ALABAMA }
} ss.
COUNTY OF HOUSTON }

Before me appeared Kathryn Goodson to me personally known, who, being by me, duly sworn, did say that he/she is the Vice President of Altus Bank, A Federal Savings Bank 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/her on behalf of said corporation by authority of its board of direction and said Sue Lee, Assistant Vice President 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 16th day of April A.D. 19 91.

My commission expires 12/5/92

[OFFICERS HAVING SEAL MUST IMPRESS SEAL]

* Kathy L. Gail
Notary Public
(Official Title)

NOTARY PUBLIC STATE AT LARGE

EXHIBIT A

THIS IS TO CERTIFY THAT:

1. I, the undersigned, am ~~Secretary~~ Assistant Vice President of Altus Bank, A Federal Savings Bank, being the same corporation which, contemporaneously with the execution hereof, executed and delivered to the Secretary of Veterans Affairs, a deed dated 16th day of April, 19 91.

2. Kathryn Goodson, who executed said deed on behalf of said corporation, as Vice President thereof, was at the time he/she 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 24th day of October, 19 84.

3. Said officer who executed said deed was duly authorized to execute it on behalf of said corporation by virtue of

y { the bylaws of the board of director) } duly adopted on the 24th day of October, 19 84.
x ~~[a resolution of the board of directors]~~

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

[CORPORATE SEAL]

* Sue Lee
Sue Lee
Assistant Vice President

07757

IDENTIF. TESTIMONIO

APR 18 2 35 PM '91

RECORDING 10.00 94.00 0.15

5.00