BOOK 8355 PAGE 345

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH
P. O. BOX 241155
MEMPHIS, TN 38124 1155

Tennessee FHA
S&K #: 90-0981

#483-1434921296

WARRANTY DEED

THIS DEED, between Independence One Mortgage Corporation, organized and existing under the laws of the State of Michigan, with its principal office located at Southfield, in the County of Oakland, State of Michigan, hereinafter called Grantor, and the **SECRETARY OF HOUSING & URBAN DEVELOPMENT**, Washington, D.C., 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 or their successors in such office, as such, and his/her or their assigns, certain property described as follows:

The following-described land situated in Madison County of Davidson, and State of Tennessee, to wit:

Lot No. 8B of the Zone lot division of Lots 1 thru 10, 15 thru 24, and 51 thru 60 Heritage Place, as of record in Plat Book 6250, Page 632, register's office for said county, to which reference is made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7621, Page 881, Register's Office of Davidson County, Tennessee.

For prior title, see Deed of record in Book 8329, Page 403, in said Register's Office.

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.

Subject to any unpaid taxes, easements and restrictions.

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.

Independence One Mortgage Corporation

BY: _____
Edward A. Bauer, III

Title: Senior Vice President

15559

IDENTIFICATION REFERENCE

MAY 20 2 28 PM '91

3594 05/20 0101 03CHECK 6-00

STATE OF MICHIGAN
COUNTY OF OAKLAND

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Edward A. Bauer, III with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself/~~herself~~ to be the Senior Vice President of Independence One Mortgage Corporation, the within bargainor, and that he as such executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/~~herself~~ as Senior Vice President.

WITNESS my hand and Official Seal at Office this 11th day of April, 1991.

Notary Public Sharon K. Schuman

My Commission Expires:

SHARON K SCHUMAN
Notary Public, Oakland County, MI
My Commission Expires May 15, 1994

NO TAX/GOVERNMENTAL AGENCY

Property Address: 308 Nesbitt Lane, Madison, Tennessee 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing & Urban Development
Federal Housing Administration
Cumberland Bend Office Center
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803

S & K File # 90-0981

042-08-112