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

Tennessee FHA
S&K #: 90-1202

#483-1284109-703b

BOOK 8371 PAGE 655

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:

Described land situated in Nashville, Davidson County, Tennessee, being Lot No. 47 on the Plan of Rosewood Estates, Section Two, of record in Plat Book 4955, page 125, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Book 7127, Page 319, Register's Office of Davidson County, Tennessee.

For prior title, see Deed of record in Book 8292, Page 913, 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

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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 13th day of February, 1991.

Sharon K. Schuman
Notary Public
Sharon K. Schuman

My Commission Expires:

SHARON K. SCHUMAN
Notary Public, Oakland County, MI
My Commission Expires May 16, 1994

SHARON K. SCHUMAN NOTARY PUBLIC OAKLAND COUNTY, MICH.

NO TAX/GOVERNMENTAL AGENCY

Property Address: 21 Lutie Street, Nashville, TN 37210

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 #7228-1803

S & K File # 90-1202

119-06-347