FILE BOX 30

BOOK 8424 PAGE 461

OLD FHA # 483-126645-796

CASH DEED FOR TENNESSEE

This instrument was prepared by the Department of Housing and Urban Development.

THIS INDENTURE, made and entered into this 16th day of August, 1991, by and between Jack Kemp, Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Cynthia R. Zmroczek, her heirs and assigns, party(ies) of the second part.

WITNESSETH: That for and in consideration of the sum of **TEN DOLLARS** ($10.00), the receipt 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(ies) of the second part, the following described real estate situate, lying and being in the County of Davidson, State of Tennessee, to-wit:

Situated in Nashville, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 41A on the Plan of East Lake Subdivision, Section 4, as of record in Book 6900, Page 20, 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 acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667), by Deed dated February 28, 1991, and recorded in Book 8311, Page 167, Office of the Register, County of Davidson, State of Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party(ies) of the second part, her heirs and assigns in fee simple forever.

SAID CONVEYANCE IS made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record against the above described property; also SUBJECT to any state of facts which an accurate survey of said property would show.

AND THE SAID party of the first part does hereby covenant with the said party(ies) of the second part that he/she is lawfully seized in fee of the aforedescribed real estate; that he/she has a good right to sell and convey the same; that the title and quiet possession thereto he/she will warrant and forever defend against the lawful claims of all persons, claiming same by, through or under him/her not further or otherwise.

IN WITNESS WHEREOF the undersigned has set his/her hand and seal as CPO Office Housing Management, HUD Nashville Office, Nashville, Tennessee, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, Page 16106 (10/14/70), as amended.

Signed, sealed and delivered in the presence of:

Gloria Smith

James F Conley

JACK KEMP
Secretary of Housing and Urban Development

By: Dave Kuckkahn (seal)
DAVID KUCKKAHN, Chief Property Officer, Office Housing Management, HUD Nashville, Office, Nashville, Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared David Kuckkahn who is personally well known to me and known to me to be the duly appointed CPO Office Housing Management, HUD Nashville Office, Nashville, Tennessee, and the person who executed the foregoing instrument bearing date August 16, 1991, by virtue of the above cited authority and acknowledged the foregoing instrument to be his/her free act and deed as CPO Office Housing Management, for and on behalf of Jack Kemp, Secretary of Housing and Urban Development.

WITNESS my hand and official seal this 16th day of August, 1991.

NOTARY PUBLIC

(SEAL)
My Commission Expires: March 26, 1994

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $41,000.00.

AFFIANT

Subscribed and sworn to before me, this the 16th day of August, 1991.

NOTARY PUBLIC

My Commission Expires: My Commission Expires Nov. 27, 1993

ADDRESS NEW OWNER(S):	SEND TAX BILLS TO/AND MORTGAGEE IS	MAP-PARCEL NUMBERS:
CYNTHIA R. ZMROCZEK 3200 Quail Drive Nashville, TN 37214	Atlantic Coast Mortgage 12700 Fair Lakes Circle, Suite 400 Fairfax, VA 22033	108-12-63

Replaces FHA-1879, which is obsolete.

HUD-91879 (5-83)
(24 CFR 200.150)

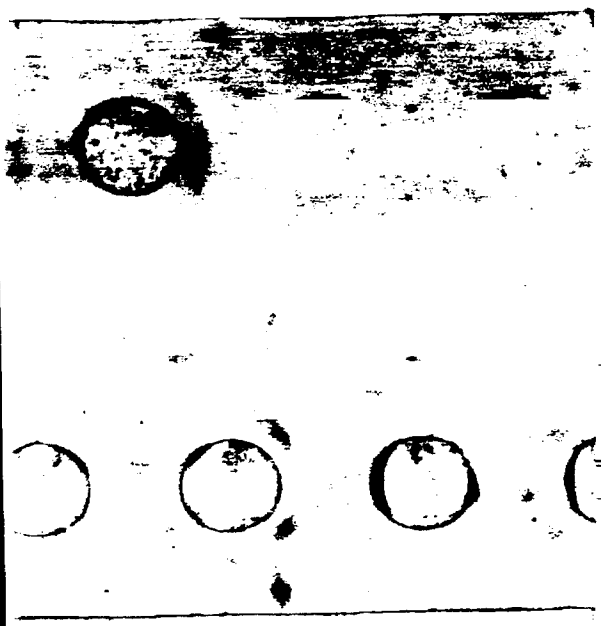
5130 08/21 0101 03CHECK 158.70

IDENTIFICATION REFERENCE

Aug 21 8 13 AM '91

FELIX Z. MCCONNELL REGISTER
DAVIDSON COUNTY, TN

4041.3



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

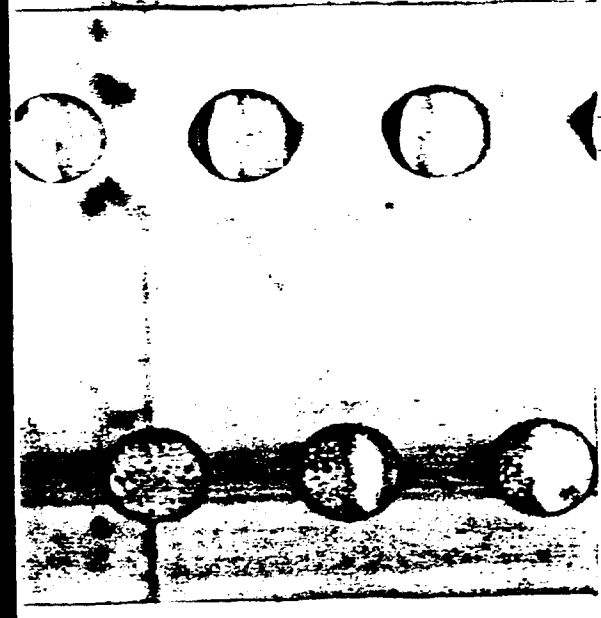
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CO CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 41000.00
CON TX 151.70
PRFEE 1.00
WDEED 6.00
TOTAL 158.70
CHECK 158.70

RECEIPT IS NOT VALID UNLESS CHECK IS PAID BY BANK 08/21/91 02 0811 0001 5130



4041.3

IDENTIFICATION REFERENCE

Aug 21 8 13 AM '91

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

No. 451653