SPECIAL WARRANTY DEED

THIS INDENTURE made and entered into this 16th day of August, 1991, be and between Standard Federal Savings Bank, a corporation organized and existing under and by virtue of the laws of the State of Maryland, party of the first part, and the SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C., HIS SUCCESSORS AND ASSIGNS, party of the second part

WITNESSETH: That for the consideration of TEN DOLLARS ($10.00) cash in hand paid, and other good and valuable considerations, receipt of all 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 of the second part the following described real estate, situated and being in the City of Madison, County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 10 on the Second Revised Plan, Phase One, Heritage Square, of record in Book 5200, Page 282, Register's Office for said County. Said Lot No. 10 fronts 46.13 feet on the northwesterly margin of Heritage Square Drive and extends back 100.0 feet on the northeasterly line and 100.0 feet on the southwesterly line to a dead line in the rear, being the southeasterly margin of Heritage Drive, measuring 55.0 feet thereon. And being the same property conveyed to and described in Trustee's Deed recorded in Book 5433, Page 924, said Register's Office. Map and Parcel No. 42-7A-10.

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto said party of the second part his successors and assigns forever.

The said party of the first part conveys the aforescribed real estate which is unencumbered except 1991 taxes, and subject to subdivision restrictions, building lines and easements as shown on the aforementioned plat.

And that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons, claiming the same by, through or under it, but not further or otherwise.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed by and through its duly authorized officers the day and year first above written.

ATTEST:

Robert Drews/Assistant Secretary

STANDARD FEDERAL SAVINGS BANK

BY: _____

Don Davis/Vice President

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STATE OF Maryland

BOOK 8433 PAGE 971

COUNTY OF Frederick

BEFORE ME, the undersigned Notary Public in and for the State and County aforesaid, personally appeared Don Davis and Robert Drews with whom I am personally acquainted and who upon oath acknowledged themselves to be the Vice President and Assistant Secretary, respectively of _____ the within named bargainor, a corporation, and they as such Vice President and Assistant Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Vice President, and attesting the same by the Assistant Secretary.

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

My commission expires:
April 1, 1992

Barbara Lynn Craver
NOTARY PUBLIC

BARBARA LYNN CRAVER
MY COMMISSION EXPIRES APRIL 1, 1992

NOTARY PUBLIC BARBARA LYNN CRAVER FREDERICK CO. MD

PREPARED BY: LARRY A. WEISSMAN, ATTORNEY AT LAW
mail 5118 PARK AVE., SUITE 127
MEMPHIS, TN 38127

PROPERTY ADDRESS: 721 Heritage Square Drive
Madison, TN

MAIL TAX BILL TO: SECRETARY OF HOUSING AND URBAN DEVELOPMENT
251 Cumberland Bend Drive
Nashville, TN 37229

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred whichever is greater is, $50,132.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Michelle Y. Stanford
Affiant

Subscribed and sworn to before me this 29th day of August, 1991.

Linda J. Hays
NOTARY PUBLIC

My Commission Expires:

NOTARY PUBLIC SHELBY COUNTY TENNESSEE MY COMMISSION EXPIRES MAY 21, 1995

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