BOX 43

5: 1 9 7. 6

GENERAL WARRANTY DEED

FROM: Cowger & Miller Mortgage Company, Grantor)

TO: Secretary of Veteran's Affairs, Grantee)

This instrument prepared by: ADAMS, TAYLOR, PHILBIN, PIGUE & MARCHETTI One Union Street Nashville, Tennessee 37201

IDENTIFICATION REFERENCE

OCT 3 2 26 PM '91

0098 10/03 0101 03CHECK 6.00

NAME AND ADDRESS OF NEW OWNER	NAME AND ADDRESS OF PERSONS OR OF ENTITY RESPONSIBLE FOR PAYMENT OF PROPERTY TAXES	MAP - PARCEL NUMBER(S)
Secretary of Veteran's Affairs 110 Ninth Avenue, S. Nashville, TN 37203	Same as New Owner	MAP #53-12 PARCEL #95 LW 02495

Mortgagee: None
VA #: LH-368688
Prior Mortgagor: William R. Haynes, Jr. and Ingrid I. Haynes

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THIS DEED, between Cowger & Miller Mortgage Company, a corporation organized and existing under the laws of the State of Kentucky, with its principal office located at Three Riverfront Plaza, Louisville, Kentucky 40202-1996 in the County of Jefferson, State of Kentucky, hereinafter called Grantor, and the Secretary of Veteran's Affairs, an Officer of the United States of America, whose address is c/o Director VA Regional Office, 110 9th Avenue, S., Nashville, Tennessee 37203, 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 successors in such office, as such, and his/her or their assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Being Lot No. 4 on the Plan of Dabbs and Elliott Subdivision, Block "5", of record in Book 547, page 97, Register's Office for Davidson County, Tennessee.

Said Lot No. 4 fronts 50 feet on the easterly margin of 28th Street and extends back 144 feet on the northerly and southerly lines to a line in the rear measuring 50 feet thereon.

Being the same property conveyed to Cowger & Miller Mortgage Company by Trustee's Deed of record in Book 8432, Page 471, said Register's Office.

This is improved property also known as 108 28th Street, Old Hickory, Tennessee 37138.

This conveyance is made subject to all matters shown on any applicable recorded Plan, Master Deed or Declaration and any applicable restrictive covenants, easements or setback lines that are of record.

Grantor also assigns and transfers 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 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.

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.

IN WITNESS WHEREOF, Grantor, this 16th day of September, 19 91, has caused this instrument to be executed for it by its undersigned officer(s) thereunto duly authorized by its board of directors, evidence whereof being found in Exhibit A below * such evidence being incorporated herein by reference, and sealed with its corporate seal.

[CORPORATE SEAL]

COWGER & MILLER MORTGAGE COMPANY, INC.

ATTEST:

*By Janet Broady

Janet Broady
Senior Vice President.

*
Betty Bandy
Chief Financial Officer

STATE OF KENTUCKY)
COUNTY OF JEFFERSON)

Before me appeared Janet Broady to me personally known, who, being by me, duly sworn, did say that she is the Senior Vice President of Cowger & Miller Mortgage Company, Inc 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 on behalf of said corporation by authority of its Executive Committee and said Janet Broady 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 September A.D. 19 91.

My Commission Expires: 02-12-95

{OFFICERS HAVING SEAL MUST IMPRESS SEAL}

*Laura A Marowelli

Laura A. Marowelli, Notary Public
(Official Title)

EXHIBIT A

THIS IS TO CERTIFY THAT:

1. I, the undersigned, am Asst secretary of Cowger & Miller Mortgage Company, Inc., being the same corporation which, contemporaneously with the execution hereof, executed and delivered to the Secretary of Veteran's Affairs, a deed dated the 16th day of September, 19 91.

2. Janet Broady, who executed said deed on behalf of said corporation, as Senior Vice President thereof, was at the time he executed the same the duly elected, qualified, and acting Senior Vice President of said corporation, having been so elected at a meeting of the Executive Committee of said corporation held on the 1st day of July, 19 88.

3. Said Officer who executed said deed was duly authorized to execute it on behalf of said corporation by virtue of either the bylaws of the Executive Committee or a resolution of the Executive Committee duly adopted on the 1st day of July, 19 88.

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

{CORPORATE SEAL}

*
Betty Bandy, Chief Financial Officer