SPECIAL WARRANTY DEED

BOOK 8482 PAGE 535

THIS INDENTURE made and entered into this _9TH_ day of _OCTOBER_, 1991, be and between AMERICA'S MORTGAGE SERVICING, INC., 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 Nashville, County of Davidson, State of Tennessee, to-wit:

Lot No. 354 on the Plan of Cloverhill Subdivision, Section V, of record in Plat Book 2133, Page 88, Register's Office, Davidson County, Tennessee. And being the same property described in and conveyed to the grantor herein by Trustee's Deed recorded as Book _8458___, Page _927___, said Register's Office. Map and Parcel Number 96-10/181.

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.

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

ROBERT DREWS ASSISTANT SECRETARY

AMERICA'S MORTGAGE SERVICING, INC.

BY: _____

DON DAVIS ASSISTANT PRESIDENT

6.0.7.6.7.

IDENTIFICATION REFERENCE

Nov 8 10 48 AM '91

7832 11/08 0101 03CHECK 6.00

STATE OF MARYLAND

COUNTY OF FREDERICK

BOOK 8482 PAGE 536

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 ASST. VICE President and ASST. Secretary, respectively of AMERICA'S MORTGAGE SERVICING, INC., the within named bargainor, a corporation, and they as such ASST. VICE President and ASST. 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 ASST. VICE President, and attesting the same by the ASST. Secretary.

WITNESS my hand and official seal at office this 9TH day of OCTOBER, 1991.

My commission expires:
APRIL 1, 1992

Barbara Lynn Craver
NOTARY PUBLIC BARBARA LYNN CRAVER

NOTARY PUBLIC BARBARA LYNN CRAVER FREDERICK CO. MD

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

PROPERTY ADDRESS: 2915 Emery Drive
Nashville, 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, $51,331.18, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Michelle H. Stanford
Affiant

Subscribed and sworn to before me this 4th day of November, 1991.

Wanda J. Hayes
NOTARY PUBLIC

My Commission Expires Apr. 11, 1995

My commission expires:

Prepared by & Return to:
LARRY A. WEISSMAN, ATTORNEY AT LAW
5118 Park Avenue, Suite 127
Memphis, Tennessee 38117

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