Box 43

GENERAL WARRANTY DEED

BOOK 8786 PAGE 182

FROM: United Carolina Bank, Grantor

TO: Secretary of Housing and Urban Development, Grantee

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

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 HUD Washington, DC 20410	Department of HUD 251 Cumberland Bend Drive Nashville, TN 37228	MAP #176-1 PARCEL #4 02D 77264

Mortgagee: None
FHA #: 483164331/8/703
Prior Mortgagor(s): Roger Lee Bear and Lisa M. Bear

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) Dollars, cash in hand paid and other valuable consideration, the receipt of which is hereby acknowledged, United Carolina Bank, ("Grantor") has bargained and sold, and by these presents does hereby transfer and convey unto the Secretary of Housing and Urban Development, ("Grantee"), his successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Being Lot No. 47 on the Plan of Hickory Woods, Section A of record in Book 6900, Page 511, Register's Office for said County, to which Plan reference hereby made for a more complete description.

Being the same property conveyed to United Carolina Bank, by Trustee's Deed of record in Book 8676, Page 576, said Register's Office.

This is improved property also known as 4621 Rockland Trail, Antioch, Tennessee 37013.

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.

TO HAVE AND TO HOLD said tract or parcel of land with the appurtenances, hereditaments, estate, title, and interest thereto belonging to Grantee, his successors and assigns, forever. Grantor covenants that, subject to the matters set forth above, Grantor is lawfully seized and possessed of said land in fee simple, has good right to convey it, and that same is unencumbered.

Grantor further covenants and binds itself and its successors and assigns, to warrant and forever defend the title to said land to Grantee, his successors and assigns, against the lawful claims of all persons whomsoever except claims arising out of the matters set forth above.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

64447.

IDENTIFICATION/REFERENCE

Nov 13 3 31 PM '92

PAUL Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

6704 11/13 0101 03CHECK 8.00

IN WITNESS WHEREOF the Grantor has caused this Deed to be executed by its duly authorized officers this 27th day of July, 1992.

UNITED CAROLINA BANK

By: Thomas H. Leggett
THOMAS H. LEGGETT
Title: Senior Vice President

By: Dorothy K. Hale
DOROTHY K. HALE
Title: Assistant Secretary

STATE OF North Carolina
COUNTY OF New Hanover

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared THOMAS H. LEGGETT and DOROTHY K. HALE with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon their oaths, acknowledged themselves to be the Senior Vice President and Assistant Secretary of United Carolina Bank, a corporation, and that they as such Senior Vice President and Assistant Secretary, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by themselves as Senior Vice President and Assistant Secretary.

Witness my hand and official seal at Wilmington, North Carolina, this 27th day of July, 1992.

Notary Public

My Commission Expires: May 20, 1995