SPECIAL WARRANTY DEED

THIS INDENTURE made and entered into this 4th day of January, 1993, be and between Merrill Lynch Credit Corp. F/K/A Merrill Lynch Equity Management 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 County of Davidson, State of Tennessee, to-wit:

Lot in Davidson County, Tennessee, being Lots 7 and 8, Block "L", Hadley Bend City Subdivision, as of record in Book 421, Page 120, Register's Office, Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description of said lot. And being the same property conveyed to the grantor herein by Trustee's Deed recorded as Book 8823, Page 512, said Register's Office.

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 1992 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.

IT 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.

81322

IDENTIFICATION REFERENCE

JAN 11 10 32 AM '93

[illegible] REGISTER
DAVIDSON COUNTY, TN

Merrill Lynch Credit Corp. F/K/A
Merrill Lynch Equity Management
Inc.

BY: John Addis

John Addis
Assistant Vice President

4458 01/11 0101 03CHECK 8.00

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN
THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

STATE OF MARYLAND

BOOK 8837 PAGE 9

COUNTY OF Frederick

BEFORE ME, the undersigned Notary Public in and for the State and County aforesaid, personally appeared John Addis with whom I am personally acquainted and who upon oath acknowledged themselves to be the Asst. Vice President respectively of Merrill Lynch Credit Corp. F/K/A Merrill Lynch Equity Management Inc., the within named bargainor, a corporation, and they as such Asst. Vice President 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.

WITNESS my hand and official seal at office this 4th day of January, 1993.

LINDA M. FOGLE NOTARY PUBLIC FREDERICK CO.

Linda M. Fogle NOTARY PUBLIC

My commission expires:
LINDA M. FOGLE
My commission expires September 1, 1996

Prepared By and Return To: Larry A. Weissman, Attorney at Law
5118 Park Avenue, Suite 127
Memphis, TN 38117

Mail Tax Bills To: Secretary of Housing & Urban Development
251 Cumberland Bend Drive
Nashville, TN 37229

Property Address: 203 Commerce Street
Old Hickory, TN

I, or we, hereby swear of 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 $40,982.82, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Michelle M. Stanford
AFFIANT

Subscribed and sworn to before me this the 7th day of January, 1993.

Ruth J Hayes
NOTARY PUBLIC

My commission expires: 4-11-95

SHELBY CO

RECORDERS MEMO
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FC 92103 - Hidden Botham