92-7745-CI (0030) TN15

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203

NO MORTGAGEE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
251 CUMBERLAND BEND DRIVE
SUITE 200
NASHVILLE, TN 37228-1803

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, the other valuable consideration, the receipt of which is hereby acknowledged, the undersigned, CITICORP HOMEOWNERS, INC. N/K/A CITICORP MORTGAGE, INC., with principal offices at POST OFFICE BOX 790014, ST. LOUIS, MO, 63179-0014, has bargained and sold and does hereby transfer and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, at 251 CUMBERLAND BEND DRIVE, SUITE 200, NASHVILLE, TN, 37228-1803, his successors and assigns, forever, Attention: Loan Management Branch, that certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 294 on the Resubidivison of Shepardwood, Part 4, as of record in Book 5210, page 159, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Roger J. Gonzalez and wife, Mary F. Gonzalez by deed of record in Book 6082, page 566, Register's Office for Davidson County, Tennessee.

And being further conveyed to CITICORP HOMEOWNERS, INC. N/K/A CITICORP MORTGAGE, INC. by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 8843, page 255, in the Register's Office for DAVIDSON County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, his successors and assigns forever.

AND the Grantor covenants with the said Grantee that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and that the same is unencumbered.

CITICORP HOMEOWNERS, INC. N/K/A CITICORP MORTGAGE, INC. further covenants and binds itself, its successors and assigns, to warrant and forever defend the title to the said land to the said Grantee, his successors and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF the Grantor has executed this instrument this 20th day of January, 1993.

CITICORP HOMEOWNERS, INC.
N/K/A CITICORP MORTGAGE, INC.

ATTEST: _____
Melissa Byington, Assistant Secretary

BY: _____
James M. Valleroy, Vice President

0 1 9 8 6

IDENTIFICATION REFERENCE

MAR 22 8 59 AM '93

DAVIDSON COUNTY, TN

4346 03/22 0101 03CHECK 8.00

92-7745-CI (0031) TN15

BOOK 8392 PAGE 636

STATE OF MISSOURI }
} ss.
COUNTY OF ST. LOUIS }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared James M. Valleroy and Melissa Byington with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon their several oaths acknowledged themselves to be the Vice President and Assistant Secretary respectively of the Citicorp Mortgage, Inc., the within named bargainor, a corporation, and that 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 James M. Valleroy as such Vice President and attesting the same by the said Melissa Byington as such Assistant Secretary.

Witness my hand and official seal at office at St. Louis, Missouri this 20th day of January, 1993.

Karen Marie Grant
Notary Public

KAREN MARIE GRANT
NOTARY PUBLIC STATE OF MISSOURI
ST LOUIS COUNTY
MY COMMISSION EXP NOV 19,1994

My Commission Expires:

KAREN MARIE GRANT NOTARY PUBLIC NOTARY SEAL STATE OF MISSOURI

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 78,445.42.

Affiant

Subscribed and sworn to before me, this the 19th day of March, 1993.

Notary Public

My Commission Expires: 1-22-95

TAMMY L. DAVIS NOTARY PUBLIC DAVIDSON COUNTY, TENN.

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203