BOX 6

OLD FHA CASE #483-146450-703

CASH DEED FOR TENNESSEE
506 Charles Drive
Madison, TN 37115

BOOK 9126 PAGE 877

This instrument was prepared by:
DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT

THIS INDENTURE, made and entered into this 22nd day of October, 1993, by and between Henry G. Cisneros, Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Stephen P. Karponai and wife, Margaret L. Karponai, their heirs and assigns, party(ies) of the second part,

WITNESSETH: That for and in consideration of the sum of TEN DOLLARS ($10.00), the receipt 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(ies) of the second part, the following described real estate situate, lying and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 23 and the easterly 25 feet of Lot No. 24 on the Map of W. W. Gray Property at Madison, Tennessee, as of record in Book 974, page 22, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a complete description thereof.

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667), by deed dated November 24, 1992 and recorded in Book 8818, page 256, office of the Register, County of Davidson, State of Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all appurtenances and hereditaments thereunto belonging or in any way appertaining unto the said party(ies) of the second part, his/her heirs and assigns in fee simple forever.

SAID CONVEYANCE IS made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record against the above described property; also SUBJECT to any state of facts which an accurate survey of said property would show.

AND THE SAID party of the first part does hereby covenant with the said party(ies) of the second part that he/she is lawfully seized in fee of the aforedescribed real estate; that he/she has good right to sell and convey the same; that the title and quiet possession thereto he/she will warrant and forever defend against the lawful claims of all persons, claiming same by, through or under him/her no further or otherwise.

IN WITNESS WHEREOF, the undersigned has set his/her hand and seal as Director of Housing Management Division, HUD Nashville Office, Nashville, Tennessee, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Federal Register, Volume 35, Page 16106 (10/14/70), as amended.

Signed, sealed and delivered
in the presence of:

Rebecca L Kenner

Faye B Reid

Henry G. Cisneros,
Secretary of Housing and Urban
Development

BY: William J. Miles
William J. Miles, Director
Housing Management
Division, HUD Office,
Nashville, Tennessee

STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared William J. Miles who is personally well known to me and known to me to be the duly appointed Director of Housing Management Division, HUD Nashville Office, Nashville, Tennessee, and the person who executed the foregoing instrument bearing the date October 22, 1993, by virtue of the above cited authority and acknowledged the foregoing instrument to be his/her free act and deed as Director of Housing Management Division, for an on behalf of Henry G. Cisneros, Secretary of Housing and Urban Development.

Witness my hand and official seal this 22nd day of October, 1993.

Mary L Maxwell

(SEAL)
My Commission Expires: 11-26-94

STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $44,505.00.

Stephen P Kapoun
Affiant

Subscribed and sworn to before me, this 22nd day of October, 1993.

Mary L Maxwell

(SEAL)
My Commission Expires: 11-26-94

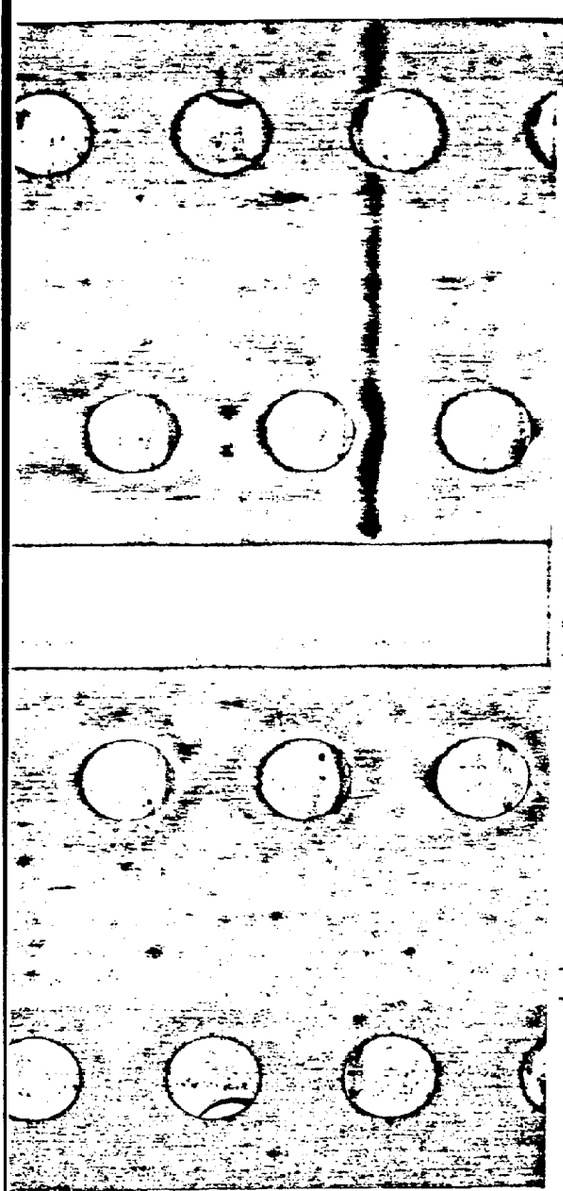
Address of New Owner	Send Tax Bills to to/and Mortgagee is:	Map-Parcel
506 Charles Drive Madison, TN 37115	SAME	Map 42-12 Parcel 041

Replaces FHA-1879, which is obsolete. HUD-91879 (5-83)
(24 CFR 200.150)

77964
IDENTIFICATION REFERENCE

95 OCT 26 AM 11:21
[illegible] REGISTER
[illegible] TENN.

6051 10/26 0101 03CHECK 173.65



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 9126 PAGE 879

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 44505.00
				CON TX 164.65
				PRFEE 1.00
				WDEED 8.00
				TOTAL 173.65
				CHECK 173.65
10/26/93	01			11:22 0001 6051

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

77964
IDENTIFICATION REFERENCE

93 OCT 25 AM 11:21
REGISTER
DAVIDSON CO. TENN.

No. 713874