Ex 22

93-8492-MF (0014) 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

81-12-11

BOOK 9217 PAGE 647

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, MAGNOLIA FEDERAL BANK FOR SAVINGS, with principal offices at POST OFFICE BOX 1858, HATTIESBURG, MS, 39401-3461, 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 the City of Nashville, County of Davidson, and State of Tennessee, to wit:

LAND in Davidson County, Tennessee, being Lot No. 288 and the northerly 7 1/2 feet of Lot No. 287 on the Plan of McGavock, Wetmore and others, First Addition to Nashville, called the Town of McGavock, as of record in Book 21, page 23, said Register's Office.

SAID Lot No. 288 and the northerly part of Lot No. 287 fronts together 57 1/2 feet on the westerly side of Tenth Avenue North formerly Polk Street, and runs back between parallel lines 150 feet to an alley.

BEING the same property conveyed to Squire T. Whitlow and wife, Mary E. Whitlow by deed from Bobby Cagle and wife, Jackie Cagle of record in Book 7528, page 161, Register's Office for Davidson County, Tennessee.

And being further conveyed to MAGNOLIA FEDERAL BANK FOR SAVINGS by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 9156, page 497, 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.

MAGNOLIA FEDERAL BANK FOR SAVINGS 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 3rd day of January, 19 94.

MAGNOLIA FEDERAL BANK FOR SAVINGS

ATTEST:

VICE PRESIDENT AND SECRETARY

BY:

PRESIDENT

93-8492-MF (0015) TN15

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STATE OF Mississippi }
} ss.
COUNTY OF Forrest }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Lou Ann Poynter and Thelma Beeson 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 President and Vice President and Secretary respectively of the Magnolia Federal Bank for Savings, the within named bargainor, a corporation, and that they as such President and Vice President and 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 Lou Ann Poynter as such President and attesting the same by the said Thelma Beeson as such Vice President and Secretary.

Witness my hand and official seal at office at Hattiesburg Mississippi this 3rd day of January, 1994.

Pamela W. Manning
Notary Public

My Commission Expires: My Commission Expires [illegible]

PAMELA W. MANNING NOTARY PUBLIC FORREST COUNTY MS

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 56,443.83.

Vera Butts Travis
Affiant

Subscribed and sworn to before me, this the 10th day of January, 1994.

Pamela A. McGowan
Notary Public

My Commission Expires: 9-27-97

PAMELA A. McGOWAN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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

06606
IDENTIF. & REFERENCE

94 JAN 11 PM 12:58
REGISTER
DAVIDSON COUNTY, TN.

3555 01/11 0101 03CHECK 8.00