Ex 22

94-8855-TF (0001) TN15

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
82-3-118

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

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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, TENNESSEE HOUSING DEVELOPMENT AGENCY, with principal offices at 404 JAMES ROBERTSON AVE #1114, NASHVILLE, TN, 37243-0900, 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 situated in Nashville, County of Davidson, and State of Tennessee, to wit:

LAND in Davidson County, Tennessee, being Lot No. 59 on the Plan of Benedict Land Company's Subdivision, as of record in Book 322, page 40, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

BEING the same property conveyed to Morris Wayne Russell and wife, Dianna K. Russell by deed from Robert H. Braswell and Wanda J. Williams of record in Book 6549, page 719, Register's Office for Davidson County, Tennessee.

And being further conveyed to TENNESSEE HOUSING DEVELOPMENT AGENCY by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 9313, page 861, 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.

TENNESSEE HOUSING DEVELOPMENT AGENCY 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 25th day of April, 19 94.

TENNESSEE HOUSING DEVELOPMENT AGENCY

BY: _____
Mortgage Servicing Officer II

ATTEST: _____
Mortgage Servicing Officer I

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STATE OF TENNESSEE }
} ss.
COUNTY OF DAVIDSON }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Steven W. Lamb and Deborah Ellis 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 Mtg. Srv. Off. II and Mtg. Srv. Off. I respectively of the Tennessee Housing Development Agency, the within named bargainor, a corporation, and that they as such Mtg. Srv. Off. II and Mtg. Srv. Off. I, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Steven W. Lamb as such Mtg. Srv. Off. II and attesting the same by the said Deborah Ellis as such Mtg. Srv. Off. I.

Witness my hand and official seal at office at Nashville, Tennessee this 25th day of April, 19 94.

Notary Public

My Commission Expires: 7/23/94

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

4989 07/08 0101 03CHECK 8.00

The actual consideration or value, whichever is greater for this transfer is $ 37,030.85.

Affiant

Subscribed and sworn to before me, this the 7th day of July, 19 94.

Notary Public

My Commission Expires: 9-27-97

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

69265
IDENTIF. + REFERENCE

94 JUL -8 PM 12:18

FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.