94-8776-RT (0002) TN16

22

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:
VETERANS ADMINISTRATION
LOAN SERVICING AND CLAIMS
110 9TH AVENUE, SOUTH
NASHVILLE, TN 37203

BOOK 9416 PAGE 756

WARRANTY DEED

THIS DEED, between EMPIRE OF AMERICA REALTY CREDIT CORP., with its principle offices located at 100 SENECA STREET BUFFALO NY 14203-2933, herein after called Grantor, and the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is c/o Director LOAN SERVICING AND CLAIMS 110 9TH AVENUE, SOUTH NASHVILLE TN 37203, hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents, does transfer and convey unto the said Grantee and unto his/her successors in such office, as such, and his/her or their assigns, certain property described as follows:

LAND in Davidson County, Tennessee, being Lot No. 251 on the Plan of Edge-O-Lake Subdivision, Section III, of record in Book 3600, page 82, Register's Office for said County, to which reference is made for a more complete description.

BEING the same property conveyed to Timothy B. Brafford and wife, Amy S. Brafford by deed from Charles C. Wiggins and wife, Laura L. Wiggins of record in Book 8747, page 825, Register's Office for Davidson County, Tennessee.

And being further conveyed to EMPIRE OF AMERICA REALTY CREDIT CORP. by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 9390, page 497, in the Register's Office for DAVIDSON County, Tennessee.

Grantor also assigns and tranfers to Grantee herein all of Grantor's claims and notes and the judgment, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

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.

EMPIRE OF AMERICA REALTY CREDIT CORP., 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 27th day of June, 94.

EMPIRE OF AMERICA REALTY CREDIT CORP.

BY: Dorothy C Damrath

Dorothy C. Damrath
Vice President

ATTEST: Susan A Wojnar

Susan A. Wojnar
Assistant Secretary

RECEIVED & RECORDED
94 JUL 25 PM 1:25
DAVIDSON COUNTY, TN

REC # 27.25 MTG TAX CHECK
8.00

94-8776-RT (0003) TN16

STATE OF New York }
} ss.
COUNTY OF Erie } BOOK 9416 PAGE 757

Before me appeared Dorothy C. Damrath to me personally known, who, being by me, duly sworn, did say that ~~he~~/she is the Vice President of Empire of America Realty Credit Corp. and that the seal affixed to said instrument is the corporate seal of said corporation, and that said instrument was signed and sealed by ~~him~~/her on behalf of said corporation by authority of its board of direction and said Vice President acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal on this 27th day of June A.D. 1994.

My commission expires _____

OFFICERS HAVING SEAL MUST IMPRESS SEAL]

BRETT J. GILLESPIE
Notary Public, State of New York
Qualified in Erie County
My Commission Expires July 19, 1995

* _____
(Official Title)

BRETT J. GILLESPIE
Notary Public, State of New York
Qualified in Erie County
My Commission Expires July 19, 19__

EXHIBIT A

THIS IS TO CERTIFY THAT:

1. I, the undersigned, am secretary of Empire of America RCC, being the same corporation which, contemporaneously with the execution hereof, executed and delivered to the Secretary of Veterans Affairs, a deed dated 27th day of June, 1994.

2. Dorothy C. Damrath, who executed said deed on behalf of said corporation, as Vice President thereof, was at the time he/she executed the same the duly elected, qualified, and acting Vice President of said corporation, having been so elected at a meeting of the board of directors of said corporation held on the 1st day of July, 1994.

3. Said officer who executed said deed was duly authorized to execute it on behalf of said corporation by virtue of

y (the bylaws of the board of director)
{ } duly adopted on the 1st
{ } day of July, 1994.
x (a resolution of the board of directors)

4. I have custody of, have examined said records, and know the above to be true.

CORPORATE SEAL]

* Susan A Wojnar

Susan A. Wojnar
Assistant Secretary