B6452

94-9489-TF (0003) 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

BOOK 9603 PG 848

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, TRANS FINANCIAL BANK OF TENNESSEE, FSB, with principal offices at P.O. BOX 1390, TULLAHOMA, TN, 37388, 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:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 13 ON THE PLAN OF ROSEBANK TERRACE, SECTION II, OF RECORD IN PLAT BOOK 5210, PAGE 31, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO VIRGIL L. CUMMINS AND WIFE, YOLANDA FAYE CUMMINS BY DEED FROM WILLIAM J. CURRAN, III AND WIFE, PAMELA K. CURRAN OF RECORD IN BOOK 8081, PAGE 67, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to TRANS FINANCIAL BANK OF TENNESSEE, FSB by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 9596, Page 677, 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.

TRANS FINANCIAL BANK OF TENNESSEE, FSB 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 FEBRUARY, 19 95.

TRANS FINANCIAL BANK OF TENNESSEE, FSB

ATTEST:

BY:

SEAL

37061 4
IDENTIF. & REFERENCE

95 FEB 27 AM 8:52

REGISTER
DAVIDSON COUNTY, TN.

4892 02/27 0101 03CHECK 8.00

94-9489-TF (0004) TN15

BOOK 9603 PG 849

STATE OF TENNESSEE }
} ss.
COUNTY OF TULLAHOMA }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared JAMES K. OLIVER and MICHAEL NORRIS 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 SENIOR VICE PRESIDENT and SENIOR VICE PRESIDENT respectively of the TRANS FINANCIAL BANK OF TENNESSEE, FSB, the within named bargainor, a corporation, and that they as such SENIOR VICE PRESIDENT and SENIOR VICE PRESIDENT, 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 K. OLIVER as such SENIOR VICE PRESIDENT and attesting the same by the said MICHAEL NORRIS as such SENIOR VICE PRESIDENT.

Witness my hand and official seal at office at TULLAHOMA, TENNESSEE this 20th day of FEBRUARY, 19 95.

Vicky L. Young
Notary Public

My Commission Expires: AUGUST 19,1997

VICKY L. YOUNG NOTARY PUBLIC AT LARGE BEDFORD CO. TENN.

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 62,508.15.

Affiant

Subscribed and sworn to before me, this the 24th day of February, 19 95.

Melanie L Burton
Notary Public

My Commission Expires: 11/28/98

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

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