Ex 1

BOOK 9604 PG 248

OLD FHA CASE 483-114482-703

CASH DEED FOR TENNESSEE
105 Jackson's Retreat
Hermitage, TN 37076

THIS INSTRUMENT PREPARED BY:
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THIS INDENTURE, made and entered into this 23rd day of February, 1995, by and between Henry G. Cisneros, Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Joan M. Warner, 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 Daviidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 50 on the Plan of Jackson's Retreat - Phase 1, Section 1, as of record in Book 5200, pgae 286, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal descrition.

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 June 17, 1994 and recorded in Book 9381, page 367, 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 Chief Property Officer, Single Family Housing 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:

Kenneth Stephens

Ruby N White

Henry G. Cisneros
Secretary of Housing and Urban Development

BY: David P. Kuckkahn
David P. Kuckkahn, Chief Property Officer
Single Family Housing Division, HUD Office
Nashville, Tennessee

3065 02/27 0101 03CHECK 316.10

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared David P. Kuckkahn, who is personally well known to me and known to me to be the duly appointed Chief Property Officer of Single Family Division, HUD Nashville Office, Nashville, Tennessee, and the person who executed the foregoing instrument bearing the date February 23,

1995, by virtue of the above cited authority and acknowledged the foregoing instrument to be his/her free act and deed as Chief Property Officer of Single Family Housing Division, for and on behalf of Henry G. Cisneros, Secretary of Housing and Urban Development.

Witness my hand and official seal this 23rd day of February, 1995.

Mary L Maxwell
Notary Public

(SEAL)
My Commission Expires: 9-18-98

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $83,000.00.

Affiant

Subscribed and sworn to before me, this 23rd day of February, 1995.

Mary L Maxwell
Notary Public

(SEAL)
My Commission Expires: 9-18-98

Address of New Owner:	*Send Tax Bills to /and Mortgagee is:*	*Map-Parcel*
105 Jackson's Retreat	*SAME*	*Map 86 7*
Hermitage, TN 37076		*Parcel 66*
Replaces FHA-=1879, which is obsolete.	*HUD-91879 (5-83) (24 CFR 200.150)*	

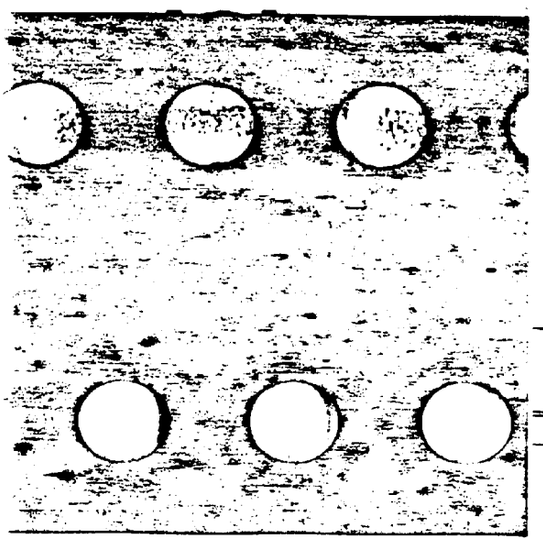
37236
IDENTIFICATION REFERENCE

95 FEB 27 AM 10:23
REGISTER
DAVIDSON COUNTY, TN

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 9604 PG 250

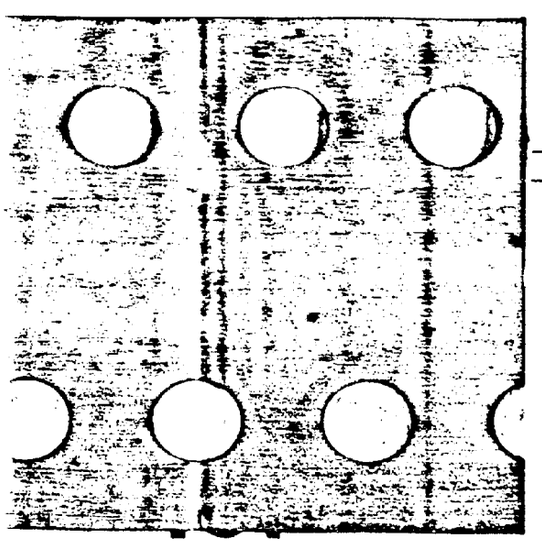
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 83000.00
CON TX 307.10
PRFEE 1.00
WDEED 8.00
TOTAL 316.10
CHECK 316.10

02/27/95 01 10:24 0001 5065

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



37236
IDENTIFICATION REFERENCE

95 FEB 27 AM 10:23
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 884740