95-9653-CI (0004) 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

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, CITICORP HOMEOWNERS SERVIES, INC. N/K/A CITICORP MORTGAGE INC., with principal offices at P. O. BOX 790014 MS 314, ST. LOUIS, MO, 63079-0014, 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 MADISON, COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 21 ON THE PLAN OF MONTICELLO MANOR, AS OF RECORD IN BOOK 6250, PAGE 551, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IF HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO MICHELLE GREGORY AND WILLIAM GREGORY AND WIFE, ONIECE GREGORY BY QUITCLAIM DEED FROM KIRBY CLIFTON AND WIFE, PAULINE CLIFTON OF RECORD IN BOOK 7839, PAGE 630, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID PROPERTY HAS SINCE BEEN CONVEYED BY MICHELLE GREGORY, NOW BEING MICHELLE GREGORY MEIERS AND HUSBAND, JOE MEIERS, JR., AND WILLIAM GREGORY AND WIFE, ONIECE GREGORY TO TODD MITCHELL GRAYSON AND WIFE, ELIZABETH L. GRAYSON BY DEED OF RECORD IN BOOK 8728, PAGE 755, REGISTER'S OFFICE FOR SAID COUNTY.

And being further conveyed to CITICORP HOMEOWNERS SERVIES, INC. N/K/A CITICORP MORTGAGE INC. by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 9673, Page 944, 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.

CITICORP HOMEOWNERS SERVIES, INC. N/K/A CITICORP MORTGAGE INC. 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 May, 1995.

CITICORP MORTGAGE INC. CORPORATE SEAL DELAWARE

CITICORP HOMEOWNERS SERVIES, INC. N/K/A CITICORP MORTGAGE INC.

ATTEST:

BY:

Richard C. Lawler
Assistant Secretary

James M. Valleroy
Vice President

95-9653-C1 (0005) TN15

BOOK 9688 PG 247

STATE OF Missouri }
} ss.
COUNTY OF St. Louis }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared James M. Valleroy and Richard C. Lawler 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 Vice President and Assistant Secretary respectively of the Citicorp Mortgage, Inc., the within named bargainor, a corporation, and that they as such Vice President and Assistant 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 James M. Valleroy as such Vice President and attesting the same by the said Richard C. Lawler as such Assistant Secretary.

Witness my hand and official seal at office at St. Louis, Missouri this 25th day of May, 1995.

Cheryl L Hartzler
Notary Public

CHERYL L HARTZLER
NOTARY PUBLIC STATE OF MISSOURI
FRANKLIN COUNTY
MY COMMISSION EXP. MAR. 26,1997

My Commission Expires:

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 62,843.36.

Pamela A. McGowan
Affiant

Subscribed and sworn to before me, this the 1st day of June, 1995.

Melanie L Brown
Notary Public

My Commission Expires: 11/28/98

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

00660114
IDENTIF. # REFERENCE

95 JUN -2 AM 8:45
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

6780 06/02 0101 03CHECK 8-00