95-9576-MT (0010) 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

Box 22

BOOK 9693PG645

SPECIAL 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, MAGNOLIA FEDERAL BANK FOR SAVINGS, with principal offices at POST OFFICE BOX 1858, HATTIESBURG, MS, 39403-1858, 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 COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

BEING LOT NO. 37 ON THE PLAN OF HAMILTON'S SUBDIVISION OF LOT NO. 15 AND RE-SUBDIVISION OF PARTS OF LOTS 11, 12, AND 13 OF THE HORTON PROPERTY, AS OF RECORD IN BOOK 974, PAGE 91, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 37 FRONTS 50 FEET ON THE WESTERLY SIDE OF STEWART PLACE AND RUNS BACK BETWEEN PARALLEL LINES 150 FEET TO A DEAD LINE.

BEING THE SAME PROPERTY CONVEYED TO JOHNNY E. MURPHY AND WIFE, ETHEL K. MURPHY BY DEED FROM MARK R. THOMPSON AND WIFE, JOANNE THOMPSON OF RECORD IN BOOK 9115, PAGE 357, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to MAGNOLIA FEDERAL BANK FOR SAVINGS by Substituted Trustee's Deed from I. DYKE TATUM, Substituted Trustee, of record in Book 9644, Page 577, 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, but not further nor otherwise.

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.

MAGNOLIA FEDERAL BANK FOR SAVINGS 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, but not further nor otherwise..

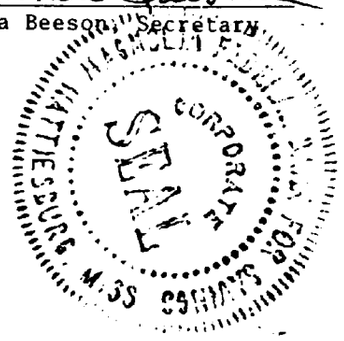
IN WITNESS WHEREOF the Grantor has executed this instrument this 8th day of May, 1995.

MAGNOLIA FEDERAL BANK FOR SAVINGS

ATTEST:

By: _____
Lou Ann Poynter, President

Thelma Beeson, Secretary



95-9576-MF (0011) TN15

STATE OF MISSISSIPPI }
} ss.
COUNTY OF FORREST }

BOOK 9693 PG 646

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Lou Ann Poynter and Thelma Beeson 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 President and Secretary respectively of the Magnolia Federal Bank for Savings, the within named bargainor, a corporation, and that they as such President and 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 Lou Ann Poynter as such President and attesting the same by the said Thelma Beeson as such Secretary.

Witness my hand and official seal at office at Hattiesburg, Mississippi, this 8th day of May, 1995.

Pamela Sue Williams
Notary Public

PAMELA SUE WILLIAMS NOTARY PUBLIC FORREST COUNTY, MS

My Commission Expires: My Commission Expires August 7. 1998

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 52,702.03.

Pamela A. McGowan
Affiant

Subscribed and sworn to before me, this 5th day of June, 1995.

Mary Lee Molinaro
Notary Public

MARY LEE MOLINARO NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires: 7/25/98

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

0067675
IDENTIF. & REFERENCE

95 JUN -7 AM 9:49
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

8596 06/07 0101 03CHECK
8.00