Ex 22

95-9564-GE (0023) TN15

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
162-6-260

NO MORTGAGEE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
251 CUMBERLAND BEND DRIVE
SUITE 200
NASHVILLE, TN 37228-1803

BOOK 9714 PG 591

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, FLEET MORTGAGE CORP., with principal offices at P. O. BOX 1169, MILWAUKEE, WI, 53201, 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 Antioch, County of Davidson, and State of Tennessee, to wit:

LAND in Davidson County, Tennessee, being Lot No. 32, Valley Green of record in Book 4460, Page 96 and 97, Register's Office for said County, to which reference is made for a more complete description.

BEING the same property conveyed to William K. Ray and wife, Sherry L. Ray by deed from W. Durl Reeves and wife, Christie L. Reeves of record in Book 7630, page 40, Register's Office for Davidson County, Tennessee.

And being further conveyed to FLEET MORTGAGE CORP. by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 9629, page 235, , 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.

FLEET MORTGAGE 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 28th day of March, 19 95.

FLEET MORTGAGE CORP.

ATTEST:

BY: Stacie Hoeppner
Stacie Hoeppner, Mortgage Officer

D'Ann Haugen
D'Ann Haugen, Asst. Mortgage Officer

95 JUN 28 AM 11:37
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE
007416O

95-9564-GE (0024) TN15

BOOK 9714 PG 592

STATE OF WISCONSIN }
} ss.
COUNTY OF MILWAUKEE }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Stacie Hoeppner and D'Ann Haugen 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 Mortgage Officer and Asst. Mortgage Officer respectively of the Fleet Mortgage Corp., the within named bargainor, a corporation, and that they as such Mortgage Officer and Asst. Mortgage Officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Stacie Hoeppner as such Mortgage Officer and attesting the same by the said D'Ann Haugen as such Asst. Mortgage Officer.

Witness my hand and official seal at office at Milwaukee, Wisconsin this 28th day of March, 19 95.

Lisa Martin
Notary Public

My Commission Expires: 2-2-97

LISA MARTIN
NOTARY PUBLIC
STATE OF WISCONSIN

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 79,656.89.

Melanie L Brown
Affiant

Subscribed and sworn to before me, this the 28th day of June, 19 95.

Pamela A. McGowan
Notary Public

My Commission Expires: 9-27-97

PAMELA A. McGOWAN
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

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

3753 06/28 0101 03CHECK 8.00