BOOK 9796 PG 848 Box 22

95-9759-SF (0013) 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

108-11

7

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, SECURITY FINANCIAL & MORTGAGE CORPORATION, with principal offices at P. O. BOX 31912, ST. LOUIS, MO, 63131, 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:

BEING LOT NO. 114-B, ZONE LOT DIVISION, LOT 114, EAST LAKE SUBDIVISION, SECTION FOUR, OF RECORD IN PLAT BOOK 6250, PAGE 367, AMENDING PLAT BOOK 5800, PAGE 245, REGISTER'S OFFICE FOR DAVISON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CHARLES EDWARD FLOWERS, UNMARRIED, BY DEED FROM EUGENE P. DAVIS AND WIFE, SAUNDRA LOUISE DAVIS OF RECORD IN BOOOK 7101, PAGE 733, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to SECURITY FINANCIAL & MORTGAGE CORPORATION by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 9719, page 674, 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.

SECURITY FINANCIAL & MORTGAGE CORPORATION 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 3rd day of July, 1995.

SEAL

ATTEST:

Ronald A. Guentz, Secretary

SECURITY FINANCIAL & MORTGAGE CORPORATION

BY: John Van Esler

John Van Esler, Vice President

BOOK 9796PG849

95-9739-SF (0014) TN15

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 John Van Esler and Ronald A. Guentz 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 Secretary respectively of the Security Financial & Mortgage Corporation, the within named bargainor, a corporation, and that they as such Vice 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 John Van Esler as such Vice President and attesting the same by the said Ronald A. Guentz as such Secretary.

Witness my hand and official seal at office at 12444 Powerscourt Drive, St. Louis, MO 63131 this 3rd day of July, 19 95.

Julie M. Meyer
Notary Public Julie M. Meyer

"NOTARY SEAL"
Julie M. Meyer, Notary Public
St. Louis County, State of Missouri
My Commission Expires 7/22/97

My Commission Expires:

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 65,535.16.

Pamela A. McGowan
Affiant

Subscribed and sworn to before me, this the 15th day of September 19 95.

Melanie L Brown
Notary Public

NOTARY PUBLIC DAVIDSON COUNTY, TN.

My Commission Expires: 11/28/98

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

0100954
IDENTIF. & REFERENCE

95 SEP 10 AM 8:25
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

4803 09/18 0101 03CHECK 8.00