Box 22

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:
VETERANS ADMINISTRATION
LOAN SERVICING AND CLAIMS
110 9TH AVENUE, SOUTH
NASHVILLE, TN 37203

BOOK 10193 PG 576

WARRANTY DEED

THIS DEED, between FIRST INVESTMENT COMPANY, with its principle offices located at P. O. BOX 729 COLUMBUS OH 43216-0729, herein after called Grantor, and the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is c/o Director LOAN SERVICING AND CLAIMS 110 9TH AVENUE, SOUTH NASHVILLE TN 37203, hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents, does transfer and convey unto the said Grantee and unto his/her successors in such office, as such, and his/her or their assigns, certain property described as follows:

PROPERTY IN COUNTY DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

DESCRIBED LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT NO. 391 ON THE PLAN OF JOYWOOD HEIGHTS, SECTION 2-A, WHICH IS OF RECORD IN BOOK 1424, PAGE 20, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ROBERT PERKINS, AN UNMARRIED PERSON, BY DEED FROM TERRY L. MCDONALD AND WIFE, RACHEL MCDONALD OF RECORD IN BOOK 9159, PAGE 820, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

And being further conveyed to FIRST INVESTMENT COMPANY by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 10193 Page 573, in the Register's Office for DAVIDSON County, Tennessee.

Grantor also assigns and tranfers to Grantee herein all of Grantor's claims and notes and the judgment, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

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.

FIRST INVESTMENT COMPANY, 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.

0226193
IDENTIFICATION REFERENCE

96 SEP 17 AM 10:17
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

MTG TAX 0.00
TOTAL 8.00
CHECK

IN WITNESS WHEREOF the Grantor has executed this instrument this 16th day of September, 1996.

FIRST INVESTMENT COMPANY

ATTEST:

BY: _____
Doug Simson, President

_____
Sherri L. Bleichner,
Executive Vice-President

STATE OF OHIO }
} ss.
COUNTY OF Franklin }

Before me appeared Doug Simson to me personally known, who, being by me, duly sworn, did say that he/she is the _____ President of First Investment Company and that the seal affixed to said instrument is the corporate seal of said corporation, and that said instrument was signed and sealed by him/her on behalf of said corporation by authority of its board of direction and said Sherri L. Bleichner, Exec. Vice-President acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal on this 16th day of September A.D. 1996.

My commission expires September 15, 1997

OFFICERS HAVING SEAL MUST IMPRESS SEAL]

* _____
(Official Title)

NOTARIAL SEAL STATE OF OHIO
GALE MARIE MAPES
Notary Public - State of Ohio
My Commission Expires Sept. 15, 1997

EXHIBIT A

THIS IS TO CERTIFY THAT:

1. I, the undersigned, am secretary of First Investment Company, being the same corporation which, contemporaneously with the execution hereof, executed and delivered to the Secretary of Veterans Affairs, a deed dated 16th day of September, 1996.

2. Doug Simson, who executed said deed on behalf of said corporation, as _____ President thereof, was at the time he/she executed the same the duly elected, qualified, and acting _____ President of said corporation, having been so elected at a meeting of the board of directors of said corporation held on the 6th day of August, 1996.

3. Said officer who executed said deed was duly authorized to execute it on behalf of said corporation by virtue of

y (the bylaws of the board of director)
{ } duly adopted on the 6th
{ } day of August, 1996.
x (a resolution of the board of directors)

4. I have custody of, have examined said records, and know the above to be true.

CORPORATE SEAL

* _____