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:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
251 CUMBERLAND BEND DRIVE
SUITE 200
NASHVILLE, TN 37228-1803

BOOK 10339 PG 568

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, GREAT FINANCIAL BANK, FSB, with principal offices at POST OFFICE BOX 20005, OWENSBORO, KY, 42304-0005, 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 NASHVILLE, COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT 28B ZONE LOT DIVISION OF LOT 28 ON THE PLAN OF JOHN J. RUCKER'S SUBDIVISION AS OF RECORD IN BOOK 6250, PAGE 651, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CYNTHIA COLTER, UNMARRIED, BY DEED FROM ROBERT DAVIS AND WIFE, KATHY DAVIS AND JOHNNIE BOND & ASSOC. INC. OF RECORD IN BOOK 6929, PAGE 809, 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 GREAT FINANCIAL BANK, FSB by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 10238, page 579, 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.

GREAT FINANCIAL BANK, FSB 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.

97FEB -4 PM 2:55
REGISTER
DAVIDSON COUNTY, TN.

3888 02/04/97 0101 03CHECK
8-00

U270053
IDENTIFICATION REFERENCE

IN WITNESS WHEREOF the Grantor has executed this instrument this 9th day of January, 1997.

GREAT FINANCIAL BANK, FSB

ATTEST: _____

Cathy Jarboe
Asst. Vice-President

BY: _____
Gregg W. Speer
Vice-President

STATE OF Kentucky }
} ss.
COUNTY OF Daviess }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Gregg W. Speer and Cathy Jarboe 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 Asst. Vice-President respectively of the Great Financial Bank, FSB, the within named bargainor, a corporation, and that they as such Gregg W. Speer and Cathy Jarboe, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Gregg W. Speer as such Vice-President and attesting the same by the said Cathy Jarboe as such Asst. Vice-President.

Witness my hand and official seal at office at Owensboro, Kentucky this 9th day of January, 1997.

Kimberley Stewart
Notary Public

My Commission Expires: 5-1-99

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $55,380.72.

Pamela A. McGowan
Affiant

Subscribed and sworn to before me, this the 29th day of January, 1997.

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