BOOK 10365 PG 631 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

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 A PARCEL OF LAND IN GOODLETTSVILLE, DAVIDSON COUNTY, TENNESSEE, LOCATED BETWEEN THE SOUTHEASTERLY AND NORTHWESTERLY LEGS OF MONCRIEF AVENUE AND BEING LOT NO. 1 OF THE RESUBDIVISION OF LOT NO. 45 MONCRIEF SUBDIVISION, AS OF RECORD IN PLAT BOOK 6200, PAGE 815, SAID REGISTER'S OFFICE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO RAYMOND L. CHEATHAM AND WIFE, CONNIE A. CHEATHAM BY DEED FROM DALE KIMBROUGH AND WIFE, DONNA KIMBROUGH OF RECORD IN BOOK 8394, PAGE 200, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. PROPERTY WAS FURTHER CONVEYED TO RAYMOND L. CHEATHAM BY QUITCLAIM DEED FROM CONNIE H. CHEATHAM OF RECORD IN BOOK 9545, PAGE 982, REGISTER'S OFFICE FOR SAID COUNTY.

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

And being further conveyed to SECURITY FINANCIAL & MORTGAGE CORPORATION by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 10281, page 858, 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.

0278020
IDENTIF. & REFERENCE

97 MAR -3 PM 12:31
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IN WITNESS WHEREOF the Grantor has executed this instrument this 25th day of February, 1997.

SECURITY FINANCIAL & MORTGAGE CORPORATION

ATTEST:

BY: John Van Esler
John Van Esler Vice President

Ronald A. Guentz Treasurer/Secretary

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 Treasurer/Secretary respectively of the Security Financial and Mortgage Corpoartion, the within named bargainor, a corporation, and that they as such Vice President and Treasurer/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 Treasurer/Secretary.

Witness my hand and official seal at office at 12444 Powerscourt Drive St. Louis, Mo 6313 this 25th day of February, 19 97.

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 $78,804.71.

Affiant

Subscribed and sworn to before me, this the 28th day of February, 19 97.

Notary Public

My Commission Expires: 11/28/98

1750 03/03 0101 03CHECK 8.00

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