WARRANTY DEED

THIS INDENTURE, made and entered into this 24th day of JULY, 1996, by and between:

GE Capital Mortgage Services, Inc., a New Jersey corporation,
party of the first part,

and,

BOOK 10441 PG 290

the **Secretary of Housing and Urban Development**
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803
Attention: Loan Management Branch,
party of the second part.

6845 05/05 0101 03CHECK 8.00

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the City of Madison, County of Davidson, State of Tennessee:

Lot 167, Nawakwa Hills, Powwow Addition, Section 5, as shown on plat of record in **Plat Book 974, Page 26**, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Property Address: **1533 Ocoee Tr. Madison, TN 37115**
Tax Parcel ID No.: **63-2-98**

Being the same property conveyed to Grantors herein from **Clifton E. Darnell**, Substitute Trustee, as shown in Substitute Trustee's Deed at Bk. 10179, Pg. 869 in said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its heirs, or successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered except for subdivision restrictions, building lines and easements of record as shown in Plan of record in **Book 974, Page 26**, and except for 1996 property taxes not yet due and payable; and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

IN WITNESS WHEREOF, the undersigned, GE Capital Mortgage Services, Inc., has caused this instrument to be executed by its duly authorized officer and agent the day and year first above written.

GE Capital Mortgage Services, Inc.

BY: _____

TITLE: Assistant Vice-President
Teresa J Larimore-Bigart

0301100
IDENTIFICATION REFERENCE

MAIL ENV.
97 MAY -5 AM 9:53
DAVIDSON COUNTY, TN.

STATE OF California

COUNTY OF San Bernardino

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Teresa J Larimore-Bigart, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Assistant Vice-President of GE Capital Mortgage Services, Inc., the within named bargainor, and as such officer being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer.

WITNESS my hand and Notarial Seal at office this 24 day of July, 1996.

NOTARY PUBLIC
Denise Kruizenga-Muro

My Commission Expires:
3-27-2000

****

NO TAX - GOVERNMENTAL AGENCY

****

T.G.#: CT 00279486
MS&P#:Wood156.961428TN
GE#: 706125739

DENISE KRUIZENGA-MURO
Commission # 1092487
Notary Public — California
San Bernardino County
My Comm. Expires Mar 27, 2000

Mail tax bills to and property owner:
the **Secretary of Housing and Urban Development**
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803
Attention: Loan Management Branch,

This instrument prepared by and return to:
Clifton E. Darnell, Attorney
707 Adams Avenue
Memphis, TN 38105