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 10541 PG 878

Map/Parcel
50-2 6

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, FIRST INVESTMENT COMPANY, with principal offices at P. O. BOX 729, COLUMBUS, OH, 43216-0729, 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. 6, ON THE PLAN OF WILLOW CREEK, SECTION ONE, OF RECORD IN PLAT BOOK 5200, PAGE 629, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CHARLES N. CLAY AND WIFE, MELISSA Y. CLAY BY DEED FROM STEPHEN E. RAY OF RECORD IN BOOK 9020, PAGE 526, 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, ~~Successor~~ Trustee, of record in Book 10423, Page* , in the Register's Office for DAVIDSON County, Tennessee. *787 and re-recorded in Book 10435, Page 124

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.

97 JUL 25 AM 10:13
FELIX [illegible] REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. & REFERENCE
0330096

FB 10541 PG 879

IN WITNESS WHEREOF the Grantor has executed this instrument this 28 day of April, 1997.

FIRST INVESTMENT COMPANY

ATTEST: BY: Scott M. Holland

Scott M. Holland
Secretary

STATE OF OHIO }
} ss.
COUNTY OF FRANKLIN }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared SCOTT HOLLAND and GERALD ROBERTSON 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 SECRETARY and TREASURER respectively of the FIRST INVESTMENT CO, the within named bargainor, a corporation, and that they as such SECRETARY and TREASURER, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said SERETARY as such TREASURER and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at 1885 Northwest Blvd this 28 day of April, 1997.

Notary Public

My Commission Expires: 3/17/98

James R. Bush
NOTARY PUBLIC-STATE OF OHIO
Section 147.05 R.C.
Commission Expires 3/17/98

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 49,141.00.

Affiant

Subscribed and sworn to before me, this the 23 day of July, 1997.

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