SENT BY:

BOOK 10569 PG 381

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, CITIZENS MORTGAGE CORPORATION, with principal offices at POST OFFICE BOX 9147, COLUMBUS, GA, 31908-9147, 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 25 ON THE PLAN OF EDGE-O-LAKE ESTATES, SECTION 4, OF RECORD IN PLAT BOOK 1600, PAGE 87, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO TODD E. KEELING AND WIFE, ANITA M. KEELING BY DEED FROM DANNY B. WOOD, UNMARRIED, OF RECORD IN BOOK 8178, PAGE 50, 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 CITIZENS MORTGAGE CORPORATION by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 10447, page 944, 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.

CITIZENS 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.

RECEIVED FOR RECORDING IN THIS OFFICE AND WAS DULY RECORDED

97 AUG 14 PM 2:57
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. ➔ REFERENCE

033765 I

SENT BY:

BOOK 10569 PG 382

IN WITNESS WHEREOF the Grantor has executed this instrument this 24th day of July, 1997.

CITIZENS MORTGAGE CORPORATION

ATTEST:

BY: William F. Granchelli

Frank McQuiggan

STATE OF Rhode Island }
} ss.
COUNTY OF Providence }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared William F. Granchelli and Frank McQuiggan 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 Vice President respectively of the Citizens Mortgage Corporation, the within named bargainor, a corporation, and that they as such Vice President and Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said William F. Granchelli as such Vice President and attesting the same by the said Frank McQuiggan as such Vice President.

Witness my hand and official seal at office at 10 Tripps Lane Riverside, RI this 24th day of July, 1997.

Janet M. Ruben
Notary Public

My Commission Expires: December 2, 2000

6961 08/14 0101 03CHECK 8.00

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 78,073.69.

Affiant

Subscribed and sworn to before me, this the 14th day of August, 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