Box 22

BOOK 10979 PG 920

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, SOUTHTRUST MORTGAGE CORPORATION, with principal offices at P. O. BOX 532060, BIRMINGHAM, AL, 35253-2060, 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 DAVIDSON COUNTY, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. B, LOCATED ON LOT NO. 37, PHASE I, ON THE PLAN OF CEDARWOOD CONDOMINIUMS OF RECORD IN PLAT BOOK 5200, PAGE 304, SAID REGISTER'S OFFICE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO JEANNE LOISELE BY DEED FROM DONALD MARK PHILLIPS AND TERRI GILLESPIE PHILLIPS OF RECORD IN BOOK 8229, PAGE 122, 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 SOUTHTRUST MORTGAGE CORPORATION by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 10915, Page 657, 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.

SOUTHTRUST 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.

1904 06/17 0101 03CHECK 8.00

98 JUN 17 AM 9:08

FELIX Z. ANDERSON III REGISTER
DAVIDSON COUNTY, TN.

0451570

IDENTIF. & REFERENCE

IN WITNESS WHEREOF the Grantor has executed this instrument this 6th day of May, 19 98.

SOUTHTRUST MORTGAGE CORPORATION

BY: _____
Lynn K. Owens
Assistant Vice President

ATTEST: _____
Gloria Chambers
Assistant Vice President

STATE OF ALABAMA }
} ss.
COUNTY OF JEFFERSON }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Lynn K. Owens and Gloria Chambers 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 Assistant Vice President and Assistant Vice President respectively of the SouthTrust Mortgage Corporation, the within named bargainor, a corporation, and that they as such Assistant Vice President and Assistant 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 Lynn K. Owens as such Assistant Vice President and attesting the same by the said Gloria Chambers as such Assistant Vice President.

Witness my hand and official seal at office at 210 Wildwood Parkway Birmingham, AL 35209 this 6th day of May 1998.

_____
Notary Public

My Commission Expires: 5/19/98

STATE OF Tennessee }
} ss.
COUNTY OF DAVIDSON }

The actual consideration or value, whichever is greater for this transfer is $ 32,257.95.

_____
Affiant

Subscribed and sworn to before me, this the 12th day of June, 1998.

_____
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