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This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 91-6 312

NO MORTGAGEE
New Owner - Send Tax Bills:
VETERANS ADMINISTRATION
LOAN SERVICING AND CLAIMS
110 9TH AVENUE, SOUTH
NASHVILLE, TN 37203

WARRANTY DEED

THIS DEED, between TENNESSEE HOUSING DEVELOPMENT AGENCY, with its principle offices located at 404 JAMES ROBERTSON AVE #1114 NASHVILLE TN 37243-0900, herein after called Grantor, and the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is c/o Director LOAN SERVICING AND CLAIMS 110 9TH AVENUE, SOUTH NASHVILLE TN 37203, hereafter called Grantee.

WITNESSETH, That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents, does transfer and convey unto the said Grantee and unto his/her successors in such office, as such, and his/her or their assigns, certain property described as follows:

PROPERTY IN COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOTS NOS. 1321 AND 1323 OF BLOCK 184 PLAN 1, WEST NASHVILLE, AS OF RECORD IN BOOK 57, PAGES 74 AND 75, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOTS NO.S 1321 AND 1323 FRONT TOGETHER 60 FEET ON THE NORTHERLY SIDE OF KENTUCKY AVENUE AND RUN BACK BETWEEN PARALLEL LINES, WITH THE EASTERLY MARGIN OF 55TH AVENUE, NORTH, FORMERLY 14 STREET, 150 FEET TO AN ALLEY.

BEING THE SAME PROPERTY CONVEYED TO VICTOR M. HARRELL AND MIA L. HARRELL, HUSBAND AND WIFE, BY DEED FROM TIM BANKS AND WIFE, SHARON BANKS OF RECORD IN BOOK 9541, PAGE 377, 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 TENNESSEE HOUSING DEVELOPMENT AGENCY by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in Book 11484, PAge 913, in the Register's Office for DAVIDSON County, Tennessee.

Grantor also assigns and tranfers to Grantee herein all of Grantor's claims and notes and the judgment, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

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.

TENNESSEE HOUSING DEVELOPMENT AGENCY, 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.

EXHIBIT A

THIS IS TO CERTIFY THAT:

1. I, the undersigned, am secretary of Firstar Bank, N.A., being the same corporation which, contemporaneously with the execution hereof, executed and delivered to the Secretary of Veterans Affairs, a deed dated 26th day of May, 19 99.

2. Gregg W. Speer, who executed said deed on behalf of said corporation, as Vice President thereof, was at the time he/she executed the same the duly elected, qualified, and acting Vice President of said corporation, having been so elected at a meeting of the board of directors of said corporation held on the 10 day of March, 19 98.

3. Said officer who executed said deed was duly authorized to execute it on behalf of said corporation by virtue of

y (the bylaws of the board of director) duly adopted on the 10 day of March, 19 98.
x (a resolution of the board of directors)

4. I have custody of, have examined said records, and know the above to be true.

[CORPORATE SEAL]

Cathy Jarboe, Asst. Secretary

IN WITNESS WHEREOF the Grantor has executed this instrument this 26th day of May, 1999.

FIRSTAR BANK, N.A. SERVICING AGENT FOR TENNESSEE HOUSING DEVELOPMENT AGENCY

BY: _____
Gregg W. Speer, Vice President

ATTEST: _____
Cathy Jerboe, Asst. Secretary

STATE OF Kentucky }
} ss.
COUNTY OF Daviess }

Before me appeared Gregg W. Speer to me personally known, who, being by me, duly sworn, did say that he/she is the Vice President of FIRSTAR BANK, N.A. and that the seal affixed to said instrument is the corporate seal of said corporation, and that said instrument was signed and sealed by him/her on behalf of said corporation by authority of its board of direction and said GREGG W. SPEER VICE PRESIDENT acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal on this 26th day of May A.D. 19 99.

My commission expires 2/1/2003

OFFICERS HAVING SEAL MUST IMPRESS SEAL]

_____
Cristi Edge
(Official Title)

0595102

99 JUN-3 PM 2:05

BILL BOYD REGISTER
DAVIESS COUNTY, TN.

IDENTIFICATION REFERENCE

06/03 0101 03CHECK 14.00