FILE NO.: 406.004965TN\blm
LOAN NO.: 5448836\CONV

THIS INSTRUMENT PREPARED BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

Davidson County DEEDWARR
Recvd: 10/30/00 12:05 2pgs
Fees:10.00 Taxes:0.00
20001030-0107365

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into on September 14, 2000, by and between:

North American Mortgage, party of the first part, and,

SECRETARY OF HOUSING AND URBAN DEVELOPMENT, party of the second part located at Washington, D.C.

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 pat has bargained and sold and does hereby bargain, sell convey and confirm unto the said party of the second part the following real estate, situated and being in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 10A of the zone lot division of Lots 1,2,3,4,6,7,8,10,11,12,13,14,16,17,18,20and 21, of record in Plat Book 6250, Page 539, Register's Office for said County.

Being the same property conveyed to the within named grantor by Deed and Quitclaim Deed both recorded simultaneously herewith.

Being the same property conveyed to Grantors herein from **Clifton E. Darnell,** Substitute Trustee, as shown in Substitute Trustee's Deed at Instrument No. 200009280095951, in said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereaditaments 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 word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according their proper gender and number according to the context hereof.

IN WITNESS WHEREOF, THE undersigned **North American Mortgage**, has caused this instrument to be executed by its duly authorized officer and agent the day and year first above written.

North American Mortgage

BY: _____

TITLE: Timothy R. Hapeman Vice President

STATE OF New York

COUNTY OF Orleans

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Timothy R Hapeman, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person 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, acknowedged himself ~~or herself~~ to be the Vice President of **North American Mortgage,** 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 25 day of October, 2000.

Tracy M Townsend
Notary Public

My Commission Expires: _____

TRACY M. TOWNSEND
Notary Public, State of New York
No. 01TO6036057
Qualified in Orleans County
Commission Expires January 20, 02

NO TAX DUE – GOVERNMENT AGENCY

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MSP No.: 406.004965TN (Green)
Lender Loan No.: 5448836
Property Address: 310 E. Rachaels Court, Hermitage, TN 37076
Tax Parcel ID No.: 075-07;286.00

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803