#22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 61 23.02

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
% GOLDEN FEATHER REALTY
180 N. LASALLE, SUITE 1900
CHICAGO, IL 60601

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, TENNESSEE HOUSING DEVELOPMENT AGENCY, with principal offices at 404 JAMES ROBERTSON PARKWAY #1114, NASHVILLE, TN 37243-0900 has bargained and sold and does hereby transfer and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, at % GOLDEN FEATHER REALTY SERVICES, 180 N. LASALLE, SUITE 1900, CHICAGO, IL 60601, his successors and assigns, forever, 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 THE 12TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, DESCRIBED ACCORDING TO A SURVEY MADE BY STEPHEN A. DRAPER, DATED MAY 24, 1962, AS FOLLOWS:

BEGINNING IN TH EASTERLY MARGIN OF BEN ALLEN ROAD, 1037 FEET FROM THE CORNER OF LOT 246 IN MAPLEWOOD HEIGHTS, BOOK 547, PAGE 103, SAID REGISTER'S OFFICE; RUNNING THENCE WITH SAID MARGIN NORTHERLY 41 FEET; THENCE 67 DEG. 25' E 403 FEET TO NICKENS LINE; THENCE S 18 DEG. 30' E 41 FEET; THENCE SOUTHWESTERLY 400 FEET TO THE BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO JERRY E. GRADY AND WIFE, LIVA M. GRADY BY DEED FROM KENNETH W. PRESLEY AND WIFE, LILLIAN M. PRESLEY OF RECORD IN INSTRUMENT 200001100003218, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to TENNESSEE HOUSING DEVELOPMENT AGENCY by Substitute Trustee's Deed from I. DYKE TATUM, ATTORNEY, Substitute Trustee, of record in **Inst. 200012010118139**, in the Register's Office for County DAVIDSON, 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.

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.

IN WITNESS WHEREOF the Grantor has executed this instrument this **19th** day of **January**, 20**01**.

Firstar Bank, N.A., Servicing Agent for
TENNESSEE HOUSING DEVELOPMENT AGENCY

Davidson County DEEDWARR
Recvd: 01/26/01 08:16 2pgs
Fees:10.00 Taxes:0.00
20010126-0007756

BY: _____
Gregg W. Speer, Vice President

ATTEST:

Robin Toothman, Asst. Secretary

STATE OF Kentucky }
} ss.
COUNTY OF Daviess }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Gregg W. Speer and Robin Toothman 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 Assistant Secretary respectively of the Firstar Bank, N.A., Servicing Agent*, the within named bargainor, a corporation, and that they as such Vice President and Asst. Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Gregg W. Speer as such Vice President and attesting the same by the said Robin Toothman as such Assistant Secretary
*for Tennessee Housing Development Agency.

Witness my hand and official seal at office at Owensboro, Kentucky this 19th day of January, 20 01.

Notary Public

REBECCA THOMAS
Notary Public, Kentucky at Large
My Commission Expires Sept. 21, 2004

My Commission Expires:

STATE OF Tennessee }
} ss.
COUNTY OF Davidson }

The actual consideration or value, whichever is greater for this transfer is $ 67,188.32.

Affiant

Subscribed and sworn to before me, this the 23rd day of January, 20 01.

Notary Public

My Commission Expires: 7/27/02

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203