Box 22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 42-7-A-162

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
% GOLDEN FEATHER REALTY
2500 MICHELSON, STE. 100
IRVINE, CA 92612

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, CITIMORTGAGE, INC., with principal offices at 27555 FARMINGTON ROAD, FARMINGTON HILLS, MI 48334 has bargained and sold and does hereby transfer and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, at % GOLDEN FEATHER REALTY SERVICES, 2500 MICHELSON, STE. 100, IRVINE, CA 92612, 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:

BEING LOT NO. 409, HERITAGE SQUARE, PHASE FOUR OF RECORD IN PLAT BOOK 6250, PAGE 178, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAT REFERENCE IS BEING MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO DENNIS RAY COX AND WIFE, DOROTHY JEAN COX BY DEED FROM SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF RECORD IN BOOK 9826, PAGE 913, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to CITIMORTGAGE, INC. by Substitute Trustee's Deed from I. DYKE TATUM, ATTORNEY, Substitute Trustee, of record in Instrument 20011002 0106267, 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.

CITIMORTGAGE, INC. 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 15th day of November, 20 01.

CITIMORTGAGE, INC.

BY: _____
Michael V. Capps - Sr. Vice President

ATTEST:

_____
Denise C. Bliven-Sirko - Asst. Vice President

Davidson County DEEDWARR
Recvd: 11/20/01 12:59 2pgs
Fees:12.00 Taxes:0.00

20011120-0127362

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

STATE OF State of Michigan }
COUNTY OF County of Oakland } ss.
}

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Michael V. Capps and Denise C. Bliven-Sirko 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 Sr. Vice President and Asst. Vice President respectively of the CitiMortgage, Inc., the within named bargainor, a corporation, and that they as such Sr. Vice President and Asst. VP, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Michael V. Capps, Sr. as such Sr. Vice President and attesting the same by the said Denise C. Bliven-Sirko as such Asst. Vice President

Witness my hand and official seal at office at Farmington Hills, Michigan this 15th day of November, 20 01.

Nancy A. Connor
Notary Public

NANCY A. CONNOR
Notary Public, Oakland County, MI
My Commission Expires May 15, 2005

My Commission Expires:

STATE OF Tennessee

COUNTY OF Davidson

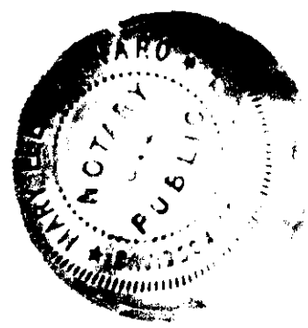
The actual consideration or value, whichever is greater for this transfer is $81,698.07.

Affiant

Subscribed and sworn to before me, this the 19th day of November, 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