#22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 71-8-211

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, 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, 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:

LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT NO 82 ON THE MAP OF JOYWOOD HEIGHTS, SECTION ONE AS OF RECORD IN BOOK 1130, PAGE 91, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO. 82 FRONTS 60 FEET ON THE NORTHERLY SIDE OF WESLEY AVENUE AND RUNS BACK BETWEEN PARALLEL LINES 160 FEET TO A DEAD LINE.

BEING THE SAME PROPERTY CONVEYED TO GARY DUANE WAIR AND WIFE, CHRISTA LYNN WAIR BY DEED FROM EWING A JOHNSTON AND WIFE, TAIMIE M. JOHNSTON, LOUIE W. JOHNSTON, SR. AND WIFE, VILMA J. JOHNSTON, BUIES E. JOHNSTON, LINDSAY S. JOHNSTON AND RUTH M. NORFLEET AND HUSBAND, BOBBY C. NORFLEET OF RECORD IN BOOK 6536 PAGE 104, REGISTER'S OFFICE DAVIDSON COUNTY, TENNESSEE .PROPERTY WAS FURTHER CONVEYED TO CHRISTA LYNN WILSON WAIR BY FINAL DIVORCE DECREE OF RECORD IN BOOK 9984, PAGE 58, REGISTER'S OFFICE FOR SAID COUNTY.

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. 200105210052526**, 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 **26th** day of **October**, 20 **01**.

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

BY: _____
Gregg W. Speer, Vice President
of Firstar Bank, N.A.

ATTEST: _____
Bart Lerud, Vice President

Davidson County DEEDWARR
Recvd: 01/11/02 15:35 2pgs
Fees:12.00 Taxes:0.00

20020111-0005076

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 **Bart Lerud** 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 **Vice President** respectively of the **Firstar Bank, N.A., Servicing Agent*** , the within named bargainor, a corporation, and that they as such **Vice President** and **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 **Gregg W. Speer** as such **Vice President** and attesting the same by the said **Bart Lerud** as such **Vice President** .

***for Tennessee Housing Development Agency**

Witness my hand and official seal at office at **Owensboro** , **KY** this **26th** day of **October** , 20 **01** .

Anne M Howard
Notary Public Anne M Howard



My Commission Expires: 11-17-01

STATE OF **Tennessee**

COUNTY OF **Davidson**

The actual consideration or value, whichever is greater for this transfer is $ **31,463.27** .

M Anne Maxwell
Affiant

Subscribed and sworn to before me, this the **10th** day of **January** , 20 **02** .

Mary Lee Goldsmith
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