#22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 34-3-B 605
605 CHURCHILL CROSSING
MADISON, TN 37115

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, NEW SOUTH FEDERAL SAVINGS BANK, with principal offices at P.O. BOX 830180, BIRMINGHAM, AL 35210, 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 UNIT UN.IT NO. 605 OF CHURCHILL CROSSING, A HORIZONTAL PROPERTY REGIME ESTABLISHED BY THE MASTER DEED AND BY-LAWS OF RECORD IN BOOK, PAGE 915, AS AMENDED IN BOOK 7804, PAGE 616, AND BOOK 7845, PAGE 540, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE; THE PLAT OF WHICH IS OF RECORD IN PLAT BOOK 7900, PAGE 25, SAID REGISTER'S OFFICE AND BY THE THIRD AMENDMENT TO THE MASTER DEED OF RECORD IN BOOK 10635, PAGE 110, SAID REGISTER'S OFFICE, TO WHICH REFERENCE IS HEREBY MADE FOR A COMPLETE AND ACCURATE DESCRIPTION OF SAID UNIT.

BEING THE SAME PROPERTY CONVEYED TO KATHERINE F. JANCO AND HUSBAND, ERNEST M. JANCO BY DEED OF RECORD IN BOOK 11051, PAGE 416, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to NEW SOUTH FEDERAL SAVINGS BANK by Substitute Trustee's Deed from I. DYKE TATUM, ATTORNEY, Substitute Trustee, of record in Inst.200303190036428, 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.

NEW SOUTH FEDERAL SAVINGS BANK 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 9th day of APRIL, 20 03.

NEW SOUTH FEDERAL SAVINGS BANK

BY: Deborah B. Littleton
DEBORAH B. LITTLETON, AVP

ATTEST: Pam Bishop
PAM BISHOP, ASST. SECRETARY

Davidson County DEEDWARR
Recvd: 06/30/03 14:33 2pgs
Fees:12.00 Taxes:0.00

20030630-0090082

STATE OF ALABAMA }
} ss.
COUNTY OF JEFFERSON }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared DEBORAH B. LITTLETON and PAM BISHOP 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 AVP and ASST. SECRETARY respectively of the NEW SOUTH FEDERAL SAVINGS BANK, the within named bargainor, a corporation, and that they as such AVP 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 DEBORAH B. LITTLETON as such AVP and attesting the same by the said ~~PAM BISHOP~~ as such ~~ASST. SECRETARY~~.

Witness my hand and official seal at office at 210 AUTOMATION WAY, BIRMINGHAM AL 35210 this 9th day of APRIL, 2003.

Linda Sue Kizziah

Notary Public LINDA SUE KIZZIAH

My Commission Expires: 07/14/03

STATE OF **Tennessee**

COUNTY OF **Davidson**

The actual consideration or value, whichever is greater for this transfer is $ **85,009.45**.
The Secretary of Housing and Urban Development is a tax exempt agency

Affiant

Subscribed and sworn to before me, this the **26th** day of **June**, 20**03**.

Notary Public

My Commission Expires: **5/28/06**

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