

First American Title Insurance Agency, Inc. NO. 00142599

WHEN RECORDED, MAIL TO:

Neil W. Morris
10127 Millbury Way
Sandy, UT 84092

HUD CASE # 521 - 457017



8315948
08/07/2002 04:30 PM 10.00
Book - 8630 Pg - 4156
GARY W. OTT
RECORDER, SALT LAKE COUNTY, UTAH
FIRST AMERICAN TITLE
BY: EHR, DEPUTY - WI 1 P.

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SPECIAL WARRANTY DEED

80 This Indenture, Made August 5, 2002 by and between Secretary of Housing and Urban Development, its successors and assigns, (hereinafter referred to as "Grantor") 5040 Addison Circle #300, Addison, TX 75001, and

Neil W. Morris and Kyra T. Morris, Husband and Wife as Joint Tenants
(hereinafter referred to as "Grantee(s)");

Witnesseth: That the said Grantor, for and in consideration of the sum of **Ten Dollars (\$10.00)** and Other Good and Valuable Considerations in hand paid by the said Grantee(s), the receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, convey and confirm unto the Grantee(s) forever the following described tract of land in SALT LAKE County, State of Utah:

Lot 31, WHITE CITY NO. 6 SUBDIVISION, according to the official plat thereof recorded in the office of the County Recorder of said County.

Tax ID Number: 28-08-355-019

THIS DEED IS NOT TO BE IN EFFECT UNTIL: August 8, 2002

Being the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701) and the Department of Housing and Urban Development Act (42 U.S.C. 3531.)

And, the said Grantor, for himself and his successors hereby covenants and specially warrants to and with the said Grantee(s), heirs and assigns, that previous to the time of execution of this conveyance, the said Grantor has not conveyed the same estate, or any right, title or interest therein, to any person other than the Grantee(s), and that at the time of execution of this conveyance the said premises are free from encumbrances done, made or suffered by the Grantor, or any person claiming by, through or under him.

Subject to All covenants, restrictions, easements, conditions and rights appearing of record; Subject to taxes for the year 2002 and thereafter; and Subject to any state of facts an accurate survey would show.

In Witness Whereof the undersigned has set his hand and seal as Closing Manager of First Preston for HUD Office, Dallas, Texas, for and on behalf of the said First Preston, Attorney in Fact for Secretary of Housing Urban Development,

Secretary of Housing and Urban Development, its
successors and assigns.

By: First Preston Management, Inc.
as Prime Contractor TC-OPC-21328

For HUD by
Michael Kampschneider
Customer Service Manager

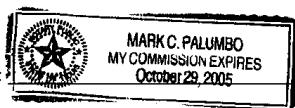
Attorney-in-Fact

(CORPORATE SEAL)

STATE OF TEXAS)
(ss
COUNTY OF DALLAS)

Sworn to and subscribed before me by Michael Kampschneider, Closing Manager of First Preston Management Inc., Attorney-in-Fact for The Secretary of Housing and Urban Development on the 5 day of July, 2002.

Commission Expires:



Notary Public

Residing In:

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