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SAMUEL L. CHESNUTT
P.O. BOX 249
WINDER, GA. 30680

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May 7, 1998
Melinda W. Williams
Barrow, Ga.

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State of Georgia

SECURITY DEED
PURCHASE MONEY

FHA Case No.
101-8231450-703
LOAN ID# 980102030206

THIS SECURITY DEED ("Security Instrument") is given on APRIL 29TH, 1998.
The grantor is THOMAS R. CRUSE

("Borrower").

This Security Instrument is given to UNITY MORTGAGE CORP.

which is organized and existing under the laws of THE STATE OF GEORGIA
and whose address is 600 EMBASSY ROW, 6600 PEACHTREE DUNWOODY RD., #600,
ATLANTA, GEORGIA 30328 ("Lender").
Borrower owes Lender the principal sum of SIXTY FOUR THOUSAND EIGHT HUNDRED AND
NO/100 ----- Dollars (U.S. \$ 64,800.00)

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MAY 1ST, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby grant and convey to Lender and Lender's successors and assigns, with power of sale, the following described property located in BARROW County, Georgia:

ALL THAT TRACT OR PARCEL OF LAND lying and being in the 243rd District, G. M., State of Georgia, County of Barrow, City of Winder, and being more particularly described and delineated according to a plat and survey prepared by W. T. Dunahoo, Georgia Registered Surveyor No. 1577, dated April 8, 1992 entitled "Plot Plan for Harwell Reproductions", said plat being of record in the Office of the Clerk of the Superior Court of Barrow County, Georgia in Plat Book 40, page 163, which said plat and the recording thereof are by reference hereto incorporated herein for a more complete and detailed description.

which has the address of 211 JESSIE STREET, WINDER
(Street) (City)
Georgia 30680 ("Property Address");
(Zip Code)

TO HAVE AND TO HOLD this property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Assignment in Deed Book 419 page 529