BOOK 11343 PG. 969

THIS INSTRUMENT PREPARED BY:
B. Paul Hatcher, Attorney
Hardwick-Hogshead Building
600 Georgia Avenue, Suite Three
Chattanooga, Tennessee 37402

'109 02/18 0101 03CHECK 14.00

Address New Owner as follows:			Send Bills:			Map Parcel No.
Secretary of HUD			**Same**			**71-01-131**
Name						
251 Cumberland Bend Dr., Ste. 200						
Street Address			Street Address			
Nashville, Tennessee 37228-1803			**Same**		**Same**	**Same**
City	State	Zip	City		State	Zip

THIS INDENTURE, made and entered into on this the 10th day of February, 1999, by and between **MATRIX FINANCIAL SERVICES CORPORATION,** an Arizona corporation, Party of the First Part; and the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT** of Washington, D.C., his successors in office, Party of the Second Part;

W I T N E S S E T H:

That for the consideration hereinafter described, the said Party of the First Part has sold and bargained and does hereby bargain, sell and convey and confirm unto the said Party of the Second Part, the following described real estate situated and being located in Davidson County, State of Tennessee, to-wit:

LOCATED IN DAVIDSON COUNTY, TENNESSEE:

Being Lot No. 52 on the plan of Trinity Hills Village, Section One, First Addition, of record in Plat Book 4175, page 92, said Register's Office, to which plan reference is made for a more complete description, Davidson County, Tennessee.

MAIL ENV.

Being the same property conveyed to David Owens by deed from Thomas M. Paige and wife, Sara A. Paige, of record in Book 8886, page 822, in the Register's Office of Davidson County, Tennessee, and conveyed to Party of the Second Part by Trustee's Deed of record in Book 11151, page 119, aforesaid records.

Subject to Restrictive Covenants contained in instrument of record in Book 4326, page 653, in the Register's Office of Davidson County, Tennessee.

05501172
99FEB 18 AM 9:19
IDENTIF. ↑ REFERENCE

Subject to easements, setback lines and all matters shown on the Plan of record in Book 4175, page 92, said Register's Office.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

TO HAVE AND TO HOLD the aforesaid real estate, together with the appurtenances and hereditaments belonging or in anywise appertaining unto said Party of the Second Part, his successors in office, in fee simple.

And the Party of the First Part does hereby covenant that with the said Party of the Second Part, that it is lawfully seized and possessed of the fee of the aforesaid real estate; that it has good right to sell and convey the same; that the same is unencumbered, except as mentioned hereinabove; and that the title and quiet possession thereto it will warrant and forever defend the same against all lawful claims of all persons claiming by, through or under the said grantor but not otherwise.

THE CONSIDERATION for this conveyance is as follows: **TEN AND NO/100 ($10.00) DOLLARS** cash in hand paid to the First Party and other good and valuable considerations to First Party passing, the receipt of all of which is hereby acknowledged.

IN WITNESS WHEREOF, the said MATRIX FINANCIAL SERVICES CORPORATION has caused these presents to be executed by its duly authorized officer on this the day and year first above written.

MATRIX FINANCIAL SERVICES CORPORATION
an Arizona corporation

MATRIX FINANCIAL SERVICES CORPORATION CORPORATE SEAL 1991 ARIZONA

By: _____
SHARON M. COLEMAN
Title: **ASSISTANT VICE-PRESIDENT**

ATTEST: _____
RODNEY J. HENRY
Title: **ASSISTANT VICE-PRESIDENT SECRETARY**

STATE OF ARIZONA)
) ss.
COUNTY OF MARICOPA)

Before me, a Notary Public in and for the State and County aforesaid, personally appeared SHARON M. COLEMAN with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be ASST. VICE-PRESIDENT of **MATRIX FINANCIAL SERVICES CORPORATION,** the within named bargainor, an Arizona corporation, and that he/she, as such ASSISTANT VICE-PRESIDENT, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as ASSISTANT VICE-PRESIDENT.

Witness my hand and official seal in the County and State aforesaid this 10 day of FEBRUARY, 1998.

Brenda M. Gosselin
Notary Public BRENDA M. GOSSELIN
(SEAL)

NOTARY PUBLIC
STATE OF ARIZONA
Maricopa County
BRENDA M. GOSSELIN
My Appointment Expires 05/18/01

My Commission Expires:
May 18, 2001