Both

OLD FHA CASE 483-146322

CASH DEED FOR TENNESSEE
701 Cedar Crest Avenue
Madison, Tennessee 37115

Instr:200001240007586 Page: 1 OF 2
REC'D FOR REC 01/24/2000 10:11:56AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $290.45

THIS INSTRUMENT PREPARED BY:
DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT

THIS INDENTURE, made and entered into this 12th day of January, 2000, by and between Andrew M. Cuomo, Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Mason Craig Kelley, their heirs and assigns, party(ies) of the second part,

WITNESSETH that for and in consideration of the sum of TEN DOLLARS ($10.00), the receipt of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party(ies) of the second part, the following described real estate situate, lying and being in the County of Davidson, State of Tennessee, to wit:

> Being Lot No. 15 on the Plan of Crestview Estates, Block "B", of record in Book 843, Page 81, Register's Office for said County and State, to which plan reference is hereby made for a more complete and accurate description.

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667), by deed dated March 18, 1999, and recorded in Book 11394, Page 297, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all appurtenances and hereditaments thereunto belonging or in any way appertaining unto the said party(ies) of the second part, his/her heirs and assigns in fee simple forever.

SAID CONVEYANCE is made subject to all covenants, easements, restrictions, reservations, conditions and rights appearing of record against the above described property; also SUBJECT to any state of facts which an accurate survey of said property would show.

AND THE SAID party of the first part does hereby covenant with the said party(ies) of the second part that he/she is lawfully seized in fee of the aforedescribed real estate; that he/she has good right to sell and convey the same; that the title and quiet possession thereto he/she will warrant and forever defend against the lawful claims of all persons, claiming same by, through or under him/her no further or otherwise.

IN WITNESS WHEREOF, the undersigned has set his/her hand and seal as Attorney-In-Fact for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of a Limited Power of Attorney executed on October 4, 1999, by Charles E. Gardner, Director, Atlanta Single Family Homeownership Center, of behalf of United States Department of Housing and Urban Development, of record in Book 11742, Page 514, Register's Office for Davidson County, Tennessee.

Signed, sealed and delivered
in the presence of:

Tiffany Hall

Secretary of Housing and Urban Development of
Washington D.C., and/or his/her successors and/or assigns

By: Debbie Gerac

, Authorized Signature /
Attorney-In-Fact for United States Department of Housing and
Urban Development, an agency of the United States of America

STATE OF ILLINOIS
COUNTY OF COOK

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared DEBBIE GERAC, who is personally well known to me and known to me to be the duly appointed Attorney-In-Fact, and the person who executed the foregoing instrument bearing the date January 12, 2000, by virtue of the above cited authority and acknowledged the foregoing instrument to be his/her free act and deed as Attorney-In-Fact for the Secretary of Housing and Urban Development, of Washington, D.C., also known as the United States Department of Housing and Urban Development, an agency of the United States of America.

Witness my hand and official seal this 6 day of January, 2000.

NOTARY PUBLIC

"OFFICIAL SEAL"
Ricky C. Clay
NOTARY PUBLIC, STATE OF ILLINOIS
My Commission Expires 10/15/2002

My commission expires: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $78,500.00.

Mason Craig Kelley
AFFIANT

Subscribed and sworn before me, this 12 day of January, 2000.

Amy Beth Underdale
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My commission expires: February 3, 2001

Address of New Owner:
701 Cedar Crest Avenue
Madison, Tennessee 37115

Send Tax Bills to/and

Volunteer Trust Mortgage Corporation
2323 21st Ave So. Suite 302
Nashville, TN 37212

Map & Parcel
43/5/224.00

Replaces FHA-1879, which is obsolete.

HUD-91879 (5-83)
(24 CFR 200.150)