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

Davidson County DEEDWARR
Recvd: 05/11/01 13:56 3pgs
Fees:14.00 Taxes:0.00
20010511-0049163

Address New Owner as follows:	Send Bills:	Map Parcel No.
Secretary of HUD	**Same**	**075-07-0-201.00**
Name **Suite 200** **251 Cumberland Bend Drive** Street Address	Street Address	
Nashville, Tennessee 37228-1803 City State Zip	City State Zip	

THIS INDENTURE, made and entered into on this the 2nd day of November, 2000 by and between **MATRIX CAPITAL BANK**, 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. 26 of Rachel's Square, Section II, as shown on the Amendment and Revision of Rachel's Square I and II, of record in Plat Book 6250, page 538 through 543, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Richard W. Baker and wife, Paula R. Baker by Cash Deed for Tennessee from Secretary of Housing and Urban Development of record in Book 8487, page 954, Register's Office for Davidson County, Tennessee.

For prior title and last instrument of record affecting title to the above described property, see deed recorded in Instrument **20001102-0108872**, in the 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 CAPITAL BANK has caused these presents to be executed by its duly authorized officer on this the day and year first above written.

MATRIX CAPITAL BANK, ~~a corporation~~
a corporation

By: Michelle Cernosek

Title: MICHELLE CERNOSEK
Senior Vice President
Matrix Capital Bank

ATTEST:

Title: Transaction Manager

STATE OF Colorado)
) ss.
COUNTY OF Denver)

Before me, a Notary Public in and for the State and County aforesaid, personally appeared Michelle Cernosek 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 Sr. Vice President of **MATRIX CAPITAL BANK**, the within named bargainor, a corporation, and that he/she, as such Sr. 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 Sr. Vice President.

Witness my hand and official seal in the County and State aforesaid this 14 day of December, 2000.

Becky A. Baker
Notary Public

My Commission Expires:

6-9-04

BECKY A. BAKER NOTARY PUBLIC STATE OF COLORADO

My Commission Expires 06/09/2004