Box 22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 162-12-A

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
% GOLDEN FEATHER REALTY
2500 MICHELSON, STE. 100
IRVINE, CA 92612

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, the other valuable consideration, the receipt of which is hereby acknowledged, the undersigned, TENNESSEE HOUSING DEVELOPMENT AGENCY, with principal offices at 404 JAMES ROBERTSON PARKWAY #1114, NASHVILLE, TN 37243-0900 has bargained and sold and does hereby transfer and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, at % GOLDEN FEATHER REALTY SERVICES, 2500 MICHELSON, STE. 100, IRVINE, CA 92612, his successors and assigns, forever, that certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows, to-wit:

PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE:

BEING LOT NO. 80 ON THE PLAN OF BRITTANY PARK, PHASE II, OF RECORD IN PLAT BOOK 9700, PAGE 796, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO KRISTOFFER A. OWENS AND WIFE, ALICIA M. OWENS BY DEED FROM CARLTON ENTERPRISES, INC. A TENNESSEE CORPORATION, OF RECORD IN BOOK 11726 PAGE 290 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to TENNESSEE HOUSING DEVELOPMENT AGENCY by Substitute Trustee's Deed from I. DYKE TATUM, ATTORNEY, Substitute Trustee, of record in **Instrument 20010815-0088259**, in the Register's Office for County DAVIDSON, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, his successors and assigns forever.

AND the Grantor covenants with the said Grantee that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and that the same is unencumbered.

TENNESSEE HOUSING DEVELOPMENT AGENCY further covenants and binds itself, its successors and assigns, to warrant and forever defend the title to the said land to the said Grantee, his successors and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF the Grantor has executed this instrument this **21st** day of **September**, 20 **01**

Firstar Bank, N.A., Servicing Agent for
TENNESSEE HOUSING DEVELOPMENT AGENCY

BY: _____
GREGG W. SPEER, VICE PRESIDENT

ATTEST: _____
ROBIN TOOTHMAN, ASS SEC

Davidson County DEEDWARR
Recvd: 10/04/01 11:06 2pgs
Fees:12.00 Taxes:0.00

20011004-0107855

STATE OF KENTUCKY }
} ss.
COUNTY OF DAVIESS }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared GREGG W. SPEER and ROBIN TOOTHMAN with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon their several oaths acknowledged themselves to be the VICE PRESIDENT and ASSIT SEC respectively of the FIRSTAR BANK NA *, the within named bargainor, a corporation, and that they as such GREGG W. SPEER and ROBIN TOOTHMAN ,being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said GREGG W. SPEER as such VICE PRESIDENT and attesting the same by the said ROBIN TOOTHMAN as such ASSIST SEC.
***Servicing Agent for Tennessee Housing Development Agency**

Witness my hand and official seal at office at **Owensboro**, **KY** this **21st** day of **September**, 20**01**.

Anne M Howard
Notary Public
ANNE M. HOWARD

My Commission Expires: 11-17-01

STATE OF **Tennessee**

COUNTY OF **Davidson**

The actual consideration or value, whichever is greater for this transfer is $ **91,333.98**.

Affiant

Subscribed and sworn to before me, this the **28th** day of **September**, 20**01**.

Notary Public

My Commission Expires: **7/27/02**

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
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NASHVILLE, TN 37203