Davidson County DEEDWARR
Recvd: 03/20/02 14:34 2pgs
Fees:13.00 Taxes:373.48
20020320-0034553

6

OLD FHA CASE 483-276440

CASH DEED FOR TENNESSEE
712 Netherlands Drive
Hermitage, Tennessee 37076

THIS INSTRUMENT PREPARED BY:
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

THIS INDENTURE, made and entered into this 19th day of March, 2002, by and between Mel Martinez, Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and WILLIAM L. CUMMINGS and CAROLYN F. CUMMINGS, 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:

> Land in Davidson County, Tennessee, being Lot Number 68 of Tulip Grove, Section III, of record in Plat Book 6900, Page 262, Register's Office for Davidson County, Tennessee, 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 November 14, 2001, and recorded in Instrument No. 20011214-0138398, 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 May 8, 2001, by Charles E. Gardner, Director, Atlanta Single Family Homeownership Center, of behalf of United States Department of Housing and Urban Development, of record in Instrument No. 20010605-0057995, Register's Office for Davidson County, Tennessee.

Signed, sealed and delivered
in the presence of:

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

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

STATE OF CALIFORNIA
COUNTY OF ORANGE

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared JAN PRUSINOWSKI, 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 March 19, 2002, 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 18 day of March, 2002.

_____
NOTARY PUBLIC

My commission expires: _____

KEVIN SUN KIM
Comm. # 1321230
NOTARY PUBLIC-CALIFORNIA
Orange County
My Comm. Expires Sept. 17, 2005

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $100,940.00.

_____
AFFIANT

Subscribed and sworn before me, this 19th day of March, 2002.

_____
NOTARY PUBLIC

My commission expires: _____

TINA HELSLEY
NOTARY PUBLIC AT LARGE
RUTHERFORD COUNTY, TENN.
My Commission Expires June 28, 2004

NEW OWNER(S):
WILLIAM L. and CAROLYN F. CUMMINGS
712 Netherlands Drive
Hermitage, Tennessee 37076

SEND TAX BILL TO:
Owner

MORTGAGEE:
CTX MORTGAGE, INC.

MAP 075-12-0
GROUP
PARCEL 059.00

Replaces FHA-1879, which is obsolete.

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