Box 22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 150-1 372
2753&2755 Park Dale Drive
Nashville, Tennessee

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, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., with principal offices at 27555 FARMINGTON ROAD, FARMINGTON HILLS, MI 48334, 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. 1 ON THE PLAN OF PARK DALE COURT, AS OF RECORD IN PLAT BOOK 5210, PAGE 266, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO JESSIE B. LOY AND LESLEY A. GIBSON, BOTH UNMARRIED, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP, BY DEED FROM GAIL I. HUDGINS AND DEBORAH A. HUDGINS, BOTH UNMARRIED, OF RECORD IN BOOK 11335, PAGE 869, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by Substitute Trustee's Deed from I. DYKE TATUM, ATTORNEY, Substitute Trustee, of record in **Inst.20020501-0053488**, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 **7th** day of **June**, 20**02**.

Davidson County DEEDWARR
Recvd: 06/24/02 15:37 2pgs
Fees:12.00 Taxes:0.00
20020624-0075756

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

BY: _____

Michael V. Capps - Sr Vice President

ATTEST:

_____

Denise C. Bliven-Sirko, Asst. Secretary

STATE OF State of Michigan }
} ss.
COUNTY OF County of Oakland }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared **Michael V. Capps, Sr. Vice President** and **Denise C. Bliven-Sirko** 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 **Sr. Vice President** and **Sr. Vice President** respectively of the **Mortgage Electronic Registration Systems*** the within named bargainor, a corporation, and that they as such **Sr. Vice President** and **Asst. Secretary**, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said **Michael V. Capps** as such **Sr. Vice President** and attesting the same by the said **Denise C. Bliven-Sirko** as such **Asst. Secretary**.
***Inc.**

Witness my hand and official seal at office at **Farmington Hills**, **MI** this **7th** day of **June**, 20**02**.

Joan Sheila Goldin
Notary Public

My Commission Expires: _____

JOAN SHEILA GOLDIN
Notary Public, Oakland County, MI
My Commission Expires Apr. 28, 2005

STATE OF **Tennessee**

COUNTY OF **Davidson**

The actual consideration or value, whichever is greater for this transfer is $ **123,030.25**.
The Secretary of Housing and Urban Development is a tax exempt agency.

Mary B. Kn
Affiant

Subscribed and sworn to before me, this the **21st** day of **June**, 20**02**.

Mary Lee Maliniard
Notary Public

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

RETURN TO:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203