This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel **96-11-103**
624 Gailwood Lane
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, 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 601 ON THE MAP OF CLOVERHILL, SECTION NO. VIII, AS OF RECORD IN BOOK 2331, PAGES 10 AND 11, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 601 FRONTS 170 FEET ON THE WEST SIDE OF GAILWOOD LANE AND RUNS BACK BETWEEN LINES, 226.5 FEET ON THE NORTH LINE AND 243.5 FEET ON THE SOUTH LINE, TO A DEAD LINE IN THE REAR ON WHICH IS MEASURES 171 FEET.

BEING THE SAME PROPERTY CONVEYED TO RICHARD E. WILLARD, UNMARRIED, BY DEED FROM HETTIE F. DUNN THOMPSON, UNMARRIED, OF RECORD IN BOOK 11509, PAGE 348, 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 **20020709-0082498**, 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 **30TH** day of **JULY**, 20**02**.

New South Federal Savings Bank, Servicing Agent for
TENNESSEE HOUSING DEVELOPMENT AGENCY

BY: Rosalyn McDaniel
ROSALYN MCDANIEL, VICE-PRESIDENT

ATTEST: Pam Bishop
PAM BISHOP, ASS'T. SEC.

Davidson County DEEDWARR
Recvd: 08/13/02 10:34 2pgs
Fees:12.00 Taxes:0.00
20020813-0097752

STATE OF ALABAMA }

} ss.

COUNTY OF JEFFERSON }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared ROSALYN MCDANIEL and PAM BISHOP 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 ASS'T. SEC. respectively of the NEW SOUTH FEDERAL SAVIGNS BANK *, the within named bargainor, a corporation, and that they as such VP and ASS'T. SEC. ,being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said ROSALYN MCDANIEL as such VICE-PRESIDENT and attesting the same by the said PAM BISHOP as such ASS'T. SEC. .

*Servicing Agent for Tennessee Housing Development Agency

Witness my hand and official seal at office at 210 AUTOMATION WAY, B'HAM, AL this 30TH day of JULY, 20 02

Linda Sue Kizziah

Notary Public - LINDA SUE KIZZIAH

LINDA SUE KIZZIAH NOTARY PUBLIC ALABAMA STATE AT LARGE

My Commission Expires: 7/14/03

STATE OF Tennessee

COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $ 94,329.05.

Tennessee Housing Development Agency and the Secretary of Housing and Urban Development are tax exempt agencies.

Mary Lee Molnar

Affiant

Subscribed and sworn to before me, this the 9th day of August, 20 02.

Theresa L. Smith

Notary Public

THERESA L SMITH NOTARY PUBLIC AT LARGE

My Commission Expires: 1/25/03

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