Box 22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 34-13- 291

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, INTERBAY FUNDING, LLC, A DELAWARE LIMITED LIABILITY COMPANY, with principal offices at 2601 S. BAYSHORE DRIVE, STE. 400, MIAMI, FL 33133, 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. 211 ON THE PLAN OF PHASE TWO-A CEDAR BLUFF, OF RECORD IN PLAT BOOK 9700, PAGE 238, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO MICHELLE D. CALDWELL, UNMARRIED, BY DEED FROM MARIETTA S. GUEVARA AND HUSBAND, FRANCISCO S. GUEVARA OF RECORD IN INSTRUMENT 200005300053505, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to INTERBAY FUNDING, LLC, A DELAWARE LIMITED LIABILITY COMPANY by Substitute Trustee's Deed from I. DYKE TATUM, ATTORNEY, Substitute Trustee, of record in INSTRUMENT 20020722-0087726 AND RERECORDED IN INSTRUMENT * _____ 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.

INTERBAY FUNDING, LLC, A DELAWARE LIMITED LIABILITY COMPANY 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.

* 20020828-0103879

IN WITNESS WHEREOF the Grantor has executed this instrument this 1st day of August, 20 02.

INTERBAY FUNDING, LLC, A DELAWARE LIMITED LIABILITY COMPANY

BY: _____
CHRISTOPHER CAMPBELL
Vice President

ATTEST: _____

LAWRENCE HALPERN
Attorney-in-fact of First Union National Bank, as
Assistant Secretary of Interbay Funding, LLC

STATE OF Florida }

Davidson County DEEDWARR
Recvd: 08/28/02 09:14 2pgs
Fees:12.00 Taxes:0.00
20020828-0103879

COUNTY OF Miami-Dade } ss.
}

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared **Christopher Campbell** and **Lawrence Halpern** 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 **Attorney in fact of First*** respectively of the **Interbay Funding, LLC, a Delaware ****, the within named bargainor, a corporation, and that they as such **Vice President** and **Attorney in Fact of First****, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said **Christopher Campbell** as such **Vice President** and attesting the same by the said **Lawrence Halpern** as such **Attorney in fact of First****

***Union National Bank, as Assistant Secretary of Interbay Funding, LLC**

****Limited Liability Company**

Witness my hand and official seal at office at **Miami**, **Florida** this **1st** day of **August**, 20**02**.

Cynthia Adams
Notary Public

My Commission Expires: _____

STATE OF Tennessee

COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is **$130,585.00**.

The Secretary of Housing and Urban Development is a tax exempt agency.

Mary Lee Molinaro
Affiant

Subscribed and sworn to before me, this the 2nd day of August, 2002

Diana M. Johnson
Notary Public

My Commission Expires: 02/11/03

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