Return To: Fearnley and Califf, PLLC
211 Donelson Pike, Ste. 2
Nashville, TN. 37214

Davidson County DEEDWARR
Recvd: 09/24/02 10:55 3pgs
Fees:18.00 Taxes:325.23
20020924-0116311

CASH DEED FOR TENNESSEE

FHA Case No. 483-257611

This instrument was prepared by the Department of Housing and Urban Development
Return to: Fearnley & Califf, PLLC - HUD
211 Donelson Pike - Suite 2
Nashville, TN 37214

This Indenture, made and entered into the 30th of July , 2002 by and between **MEL MARTINEZ,** Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and MARVIN A. CUMMINGS and wife, RUTH G. CUMMINGS his/her/their/its 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:
Being Lot No. 917, on the Plan of Section Eight, Hermitage Hills, of record in Plat Book 3600, Page 24, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a complete description.

Property Address: 151 Bonnafield Drive Hermitage TN 37076
Owner's Name: MARVIN A. CUMMINGS and wife, RUTH G. CUMMINGS
Owner's Address: 4100 Central Pk #205 Hermitage, TN 37076
Mail Tax Bill to: ABN Amro Mortgage Group, 2600 Beq Beaver-Ro Troy MI 48084
Parcel No.: 075-01-0 006.00

THIS DEED IS NOT TO BE IN EFFECT UNTIL: July 29, 2002

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531), by deed dated 05-24-2001 recorded at 20020524-0063765 at the Register's Office of Davidson County, Tennessee.

To Have and to Hold the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party(ies) of the second part, his/her/their 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 is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons, claiming same, by, through or under him but no further or otherwise.

In Witness Whereof the undersigned has set his hand and seal as **Attorney In Fact,** HUD Office, Memphis, Tennessee, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virute of the Federal Register, Volume 35, Page 16106 (10/14/70), as amended.

Signed, sealed and delivered in the presence of:

Joel Blancan

Kristine Gisolo

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

By: _____
Authorized Signatory

Nashville, Tennessee

State of Illinois)
County of Cook)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared , who is personally well known to me and known to me to be the duly appointed **Attorney in Fact,** HUD Office, Nashville, Tennessee, and the person who executed the foregoing instrument bearing date , by virtue of the above cited authority and acknowledge the foregoing instrument to be his/her free act and deed as **Attorney in Fact** for and on behalf of **Andrew M. Cuomo**, Secretary of Housing and Urban development.

Witness my hand and official seal this day of ,

My Commission Expires:
_____

_____(Seal))
Notary Public

****I, or we, hereby swear or affirm that, to the best of the affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 87,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 30th day of July 2002

My Commission Expires: My Commission Expires JAN. 20, 2005

Notary Public (Seal)

JUDY K. GOWER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Previous Editions are Obsolete

HUD-91879 (4085 Edition)
(24 CFR 200.150)

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

On July 30th 2002, before me, Melinda Yang, personally appeared JAN PRUSINOWSKI, personally know to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity as the AUTHORIZED AGENT of the Secretary of Housing and Urban Development and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Melinda Yang

MELINDA YANG
Comm. # 1349478
NOTARY PUBLIC - CALIFORNIA
Orange County
My Comm. Expires April 5, 2006