Box 22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 91-5 115
6211 Laredo Avenue
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:

BEING LOT NO. 28 ON THE PLAN OF MOSS WOOD SUBDIVISION OF RECORD IN BOOK 2663, PAGE 102, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 28 FRONTS 60 FEET ON THE SOUTHERLY SIDE OF LAREDO AVENUE AND RUNS BACK BETWEEN PARALLEL LINES 140 FEET TO A DEAD LINE.

BEING THE SAME PROPERTY CONVEYED TO BRENDA L. WATTS, AN UNMARRIED WOMAN, BY DEED FROM SHARON W. PAGE, AN UNMARRIED WOMAN, OF RECORD IN INSTRUMENT 200004040033529, 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 **Inst. 20020805-0093644** 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 **6th** day of **September**, 20 **02**

U. S. Bank, N.A., Servicing Agent for
TENNESSEE HOUSING DEVELOPMENT AGENCY

BY: _____
Gregg W. Speer Vice President

ATTEST:

_____
Mark Rudisill Mortgage Documentation Officer

Davidson County DEEDWARR
Recvd: 10/09/02 15:12 2pgs
Fees:12.00 Taxes:0.00

20021009-0123740

STATE OF Kentucky }
} ss.
COUNTY OF Daviess }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Gregg W. Speer and Mark Rudisill 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 Mortgage Documentation** respectively of the U. S. Bank, N.A., Servicing Agent for*, the within named bargainor, a corporation, and that they as such Vice President and Mortgage Doc.** ,being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Gregg W. Speer as such Vice President and attesting the same by the said Mark Rudisill as such Mortgage Documentation**

*Tennessee Housing Development Agency
**Officer

Witness my hand and official seal at office at Owensboro, Kentucky this 6th day of September, 2002.

Kimberly Stewart
Notary Public

My Commission Expires: _____

KIMBERLY STEWART
Notary Public, State at Large, Kentucky
My Commission Expires
May 1, 2003

STATE OF Tennessee

COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $ 71,882.00.
Tennessee Housing Development Agency and the Secretary of Housing and Urban Development are tax exempt agencies.

Mary Lee Williams
Affiant

Subscribed and sworn to before me, this the 30th day of September, 20 02.

Theresa L. Smith
Notary Public

THERESA L. SMITH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

My Commission Expires: 1/25/03

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