#22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 107-5 A 114
114 Five Oaks 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, 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. 114 ON PLAN OF FIVE OAKS, FORMERLY THE MEADOW, A PLANNED UNIT DEVELOPMENT, OF RECORD IN PLAT BOOK 5200, PAGE 355, AMENDED IN BOOK 5784, PAGE 521, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO VICTOR D. ARVELO HERRERA AND WIFE, XAIMARA RIVERA-SANTIAGO BY DEED FROM MICHELLE D. CAUDILL, UNMARRIED, OF RECORD IN BOOK 11732, PAGE 436, 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. 20021016-0127155**, 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 **8th** day of **November**, 20**02**.

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

BY: _____
Gregg W. Speer Vice President

ATTEST:

_____
Mark Rudisill Mortgage Doc. Officer

Davidson County DEEDWARR
Recvd: 12/02/02 16:45 2pgs
Fees:12.00 Taxes:0.00

20021202-0148307

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 8th day of November, 20 02.

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 $63,840.09.
Tennessee Housing Development Agency and the Secretary of Housing and Urban Development are tax exempt agencies.

Mary Lee Valentine
Affiant

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

Notary Public

My Commission Expires: 11/29/03

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