CASH DEED FOR TENNESSEE

FHA Case No. 483-274480

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 13th of November , 2002 by and between **MEL MARTINEZ,** Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and JAMES A. PEPLINSKI and MARY PEPLINSKI 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. 349, on the plan of Tulip Grove, Section 6, of record in Book 4460, Page 19, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Property Address: 517 St. Paul Drive Hermitage TN 37076
Owner's Name: JAMES A. PEPLINSKI and MARY PEPLINSKI
Owner's Address: 357 N. 6th Street San Jose, CA 95112
Mail Tax Bill to: New Owner at Owners Address
Parcel No.: 075-04-0 138.00

THIS DEED IS NOT TO BE IN EFFECT UNTIL: November 13,2002

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 02-19-2002 recorded at 20020508-0057036 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.

Previous Editions Are Obsolete

HUD-91879 (4-85 Edition
(24 CFR 200.150)

Davidson County DEEDWARR
Recvd: 12/17/02 14:26 3pgs
Fees:18.00 Taxes:366.67

20021217-0155625

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:

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 $*99,100.00, 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 13th day of November, 2002

My Commission Expires:
_____

_____(Seal)
Notary Public

CHRISTOPHER W. WRIGHT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. MY COMMISSION EXPIRES SEPTEMBER 30, 2006

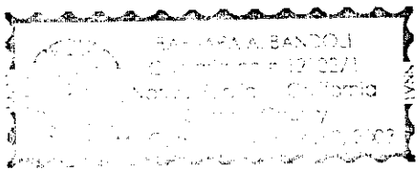
Previous Editions Obsolete

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

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

On November 7th, 2002, before me, Barbara A. Bandoli, personally appeared MITZE McCURRY, personally know to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity as the AUTHORIZED AGENT of the Secretary of Housing and Urban Development and that by her 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.



Barbara A. Bandoli