This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
Map/Parcel 119-6-326
32 A - B Lutie Street
Nashville, Tennessee

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING & URBAN DEVELOPMENT
% GOLDEN FEATHER REALTY
2500 MICHELSON, STE. 100
IRVINE, CA 92612

Box 22

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 10, ROSEWOOD ESTATES, SECTION THREE AS RECORDED IN BOOK 5210, PAGE 1, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO DOUSANGKETH XAYYADETH AND THONG KAHN XAYYADETH BY DEED FROM VIXIENE SIRATSA AND WIFE BONAVAHN SIRATSA, OF RECORD IN BOOK 9598 PAGE 931, 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. 20020805-0093645** 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 **2nd** day of **August**, 20**02**.

UNION PLANTERS BANK, N.A., SERVICING AGENT FOR
TENNESSEE HOUSING DEVELOPMENT AGENCY

BY: Clint Ford
Clint Ford
BANKING OFFICER

ATTEST: Debbie Fly
DEBBIE FLY
Assistant Secretary

Davidson County DEEDWARR
Recvd: 12/28/02 13:49 2pgs
Fees:12.00 Taxes:0.00

20021228-0161175

STATE OF TENNESSEE }
} ss.
COUNTY OF SHELBY }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared Clint Ford and DEBBIE FLY 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 BANKING OFFICER and Assistant Secretary respectively of the UNION PLANTERS BANK, N.A. *, the within named bargainor, a corporation, and that they as such BANKING OFFICER and Assistant Secretary being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Clint Ford as such BANKING OFFICER and attesting the same by the said DEBBIE FLY as such Assistant Secretary

***Servicing Agent for Tennessee Housing Development Agency**

Witness my hand and official seal at office at Cordova, Tennessee this 2nd day of August, 20 02.

Joyce A. Hunt
Notary Public

My Commission Expires: Aug 13, 2002

JOYCE A HUNT
NOTARY PUBLIC AT LARGE
My Commission Expires AUG. 13, 2002
SHELBY COUNTY, TENNESSEE

STATE OF Tennessee

COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $ 64,457.26.
Tennessee Housing Development Agency and the Secretary of Housing and Urban Development are tax exempt agencies.

MaryLee Mahnaru
Affiant

Subscribed and sworn to before me, this the 19th day of December, 20 02.

Theresa L. Smith
Notary Public

My Commission Expires: 1/25/03

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