CASH DEED FOR TENNESSEE

FHA Case No. 483-281243

This instrument was prepared by the Department of Housing and Urban Development
Return to: Fearnley & Califf, PLLC - HUD
211 Donelson Pike - Suite 14
Nashville, TN 37214

This Indenture, made and entered into the 4th of February , 2003 by and between **MEL MARTINEZ,** Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and NAZAR ZAWETI
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. 161 on the Plan of Oak Highlands, Phase 1, a P.U.D. of record in Book 6900, Page 432-435, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description.

Property Address: 4953 Alexis Drive Antioch TN 37013
Owner's Name: NAZAR ZAWETI
Owner's Address: 4960 Edmonson Pk O-11 Nashville, TN 37211
Mail Tax Bill to: OWNER @ PROPERTY ADDRESS
Parcel No.: 173-04-0 A 161.00 CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL: February 4,2003

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 06-04-2002 recorded at 20021014-0126242 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.

Davidson County DEEDWARR
Recvd: 02/19/03 10:13 3pgs
Fees:18.00 Taxes:608.65
20030219-0021336

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 KRISTINE GISOLO, 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 $164,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Nazar Zawati
Affiant

Subscribed and sworn to before me this 4th day of FEBRUARY 2003

My Commission Expires:
7-30-06

_____(Seal)
Notary Public

JOSHUA R. HOPKINS NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

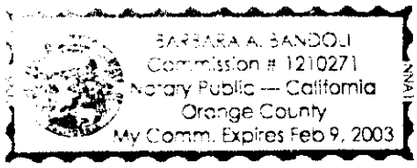
Previous Editions are Obsolete

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

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

On January 29, 2003, before me, Barbara A. Bandoli, personally appeared KRISTINE GISOLO, 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