#22

This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 75-11 138
810 RACHELS VIEW
HERMITAGE, TN 37076

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, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., with principal offices at P.O. BOX 790014, MS 314, ST. LOUIS, MO 63179, 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. 60-A OF THE ZONE LOT DIVISION OF LOTS 49 THRU 62, 64, 65, 67, 68, 69, 71, 72, 73, 75, 76, 77 AND 79 RACHEL'S SQUARE, SECTION 2, AS OF RECORD IN BOOK 6250, PAGE 541, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAN REFERENCE IS HERE MADE FOR A COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ROBERT P. NEASE AND WIFE, MELANIE R. NEASE BY DEED FROM PRESTON LEE GREGORY AND WIFE, DEBORAH A. GREGORY OF RECORD IN BOOK 10649, PAGE 270, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. PROPERTY WAS FURTHER CONVEYED TO MELANIE R. NEASE (N/K/A BULLION) OF RECORD IN INSTRUMENT 20000908-0089078, REGISTER'S OFFICE FOR SAID COUNTY.

And being further conveyed to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by Substitute Trustee's Deed from I. DYKE TATUM, ATTORNEY, Substitute Trustee, of record in **Inst. 200304010042666**, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 22 day of April, 2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

X BY: _____
CHARLES H. STERN
VICE PRESIDENT

X ATTEST: _____
KIM KRAKOWIAK, ASST. SECY.

Davidson County DEEDWARR
Recvd: 05/09/03 16:28 2pgs
Fees:12.00 Taxes:0.00

20030509-0063051

STATE OF MISSOURI }
} ss.
COUNTY OF ST. LOUIS }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared CHARLES H. STERN, VICE PRESIDENT and KIM KRAKOWIAK, ASST. SECY. KIM KRAKOWIAK Krakoviak 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 Asst. Secretary respectively of the Mortgage Electronic Registration* , the within named bargainor, a corporation, and that they as such Vice President and Asst. 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 Charles H. Stern as such Vice President and attesting the same by the said Kim Krakoviak as such Asst. Secretary .

*Systems, Inc.

Witness my hand and official seal at office at St. Louis , Missouri this 22 day of April , 2003.

Notary Public

Notary Public Notary Seal State of Missouri

RICHARD GAJDOSIK
St. Louis County
My Commission Expires
August 20, 2004

My Commission Expires: _____

STATE OF Tennessee

COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $70,432.29 .
The Secretary of Housing and Urban Development is a tax exempt agency.

Affiant

Subscribed and sworn to before me, this the 2nd day of May , 2003.

Notary Public

My Commission Expires: 5/28/06

NOTARY PUBLIC

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