#22

03-0037-NS
This instrument prepared by:
I. DYKE TATUM
ATTORNEY AT LAW
SUITE 200, ARENA PLACE
2001 CHARLOTTE AVENUE
NASHVILLE, TN 37203
MAP/PARCEL 119-6 353
604 JAY COURT
NASHVILLE, TN 37210

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

Davidson County DEEDWARR
Recvd: 06/10/03 11:46 2pgs
Fees:12.00 Taxes:0.00
20030610-0079835

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. 41 ON THE PLAN OF ROSEWOOD ESTATES, SECTION TWO OF RECORD IN BOOK 4955, PAGE 125, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO ROBERT R. ESPINOSA LUJAN AND TAIMI ESPINOSA OROZCO BY DEED FROM SILATH KHAMPHENGPHET AND WIFE, SOMPHONE KHAMPHENGPHET OF RECORD IN BOOK 10511, PAGE 800, 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. 200304240055143, 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 9TH day of MAY, 20 03.

NEW SOUTH FEDERAL SAVINGS BANK CORPORATE SEAL ALABAMA

ATTEST:

PAM BISHOP, ASS'T. SEC.

New South Federal Savings Bank Servicing Agent for
TENNESSEE HOUSING DEVELOPMENT AGENCY

BY: Deborah B. Littleton

DEBORAH B. LITTLETON, AVP

STATE OF ALABAMA }
} ss.
COUNTY OF JEFFERSON }

Before me, the undersigned, a Notary Public within and for the State and County aforesaid personally appeared DEBORAH B. LITTLETON and PAM BISHOP 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 AVP and ASS'T. SEC. respectively of the NEW SOUTH FEDERAL SAVINGS BANK *, the within named bargainor, a corporation, and that they as such AVP and ASS'T. SEC. ,being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said DEBORHA B. LITTELTON as such AVP and attesting the same by the said PAM BISHOP as such ASS'T. SEC.

*Servicing Agent for Tennessee Housing Development Agency

Witness my hand and official seal at office at 210 AUTOMATION WAY, B'HAM, AL this 9TH day of MAY, 2003.

Linda Sue Kizziah

Notary Public = LINDA SUE KIZZIAH

My Commission Expires: 7/14/-3

STATE OF Tennessee

COUNTY OF Davidson

The actual consideration or value, whichever is greater for this transfer is $ 76,748.79

Tennessee Housing and Development Agency and the Secretary of Housing and Urban Development are tax exempt agencies.

Affiant

Subscribed and sworn to before me, this the 6th day of June, 2003.

Mary Lee Molinaro

Notary Public

My Commission Expires: 5/28/06

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