CASH DEED FOR TENNESSEE

FHA Case No. 483-237462 file # 43

This instrument was prepared by the Department of Housing and Urban Development
Return to: Pearnley & Califf, PLLC - HUD
211 Donelson Pike - Suite 2
Nashville, TN 37214

This Indenture, made and entered into the 31st of October, 2003 by and between **MEL MARTINEZ,** Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and MICHAIL EBRAHIM and MENA GARGES 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:
*****SEE ATTACHED "EXHIBIT A" FOR LEGAL DESCRIPTION******

Davidson County DEEDWARR
Recvd: 11/17/03 15:38 4pgs
Fees:23.00 Taxes:166.50
20031117-0167580

Property Address: 3183 Hamilton Church Rd Antioch TN 37013
Owner's Name: MICHAIL EBRAHIM and MENA GARGES
Owner's Address: 1224 Caroline Ave #C9 Cookeville, TN 38501
Mail Tax Bill to: Owner @ Property Address
Parcel No.: 150 122.00

THIS DEED IS NOT TO BE IN EFFECT UNTIL: October 31, 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 05-28-2003 recorded at 20030729-0106548 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.

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 16 06 (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:

_____
Notary Public _____(Seal))

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 $*45,000.00, 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 31st day of October, 2003

My Commission Expires:
6-5-2006

PATSI B. GREGORY NOTARY PUBLIC AT LARGE ROBERTSON CO., TENNESSEE

_____
Notary Public _____(Seal)

Previous Editions are Obsolete

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

STATE OF TEXAS §
COUNTY OF BEXAR §

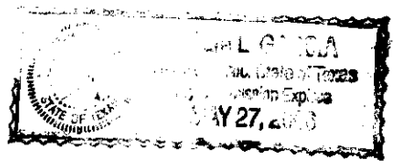
Before me, the undersigned, a Notary Public in and for the State of Texas, personally appeared Robert Kolitz, who is personally known to me and know to me to be the duly appointed Attorney-in-Fact, and to be the person who executed the foregoing instrument bearing the date _10-31-03_____, by virtue of the above-cited authority and acknowledged the foregoing instrument to be his/her free act and deed as Attorney-in-Fact for and on behalf of the Secretary of Housing and Urban Development.

Witness my hand and official seal this _31_ day of __October____, __2003___.

My commission expires:

____ May 27, 2006_____

Notary Public, State of Texas



"EXHIBIT A'

Being in the 2nd, formerly 3rd Civil District of said County and being part of Lot Number 5 in the subdivision of the land of Thomas J. Miller, deceased, as partitioned among his heirs at law, of record in Book 115, Page 324, Register's Office for said County, and being the Southeast part of Lot Number 4 on the Plan of the Pope Farm, not of record, and described according to a survey made by George W Watkins, Surveyor, dated February 28, 1951, as follows: Beginning at a stake at the Southeast corner of Lot Number 4, being the Southwest corner of Lot Number 5 on said plan; thence with the line between said lots, Northerly 250 feet to a point; thence Westerly parallel to the South line of Lot Number 4, 160 feet to a point; thence Southerly parallel to the dividing line between Lots Numbers 4 and 5, 250 feet to a point in the dividing line of Lots 2 and 4; thence with the line between said lots, South 85 degrees East 160 feet to the point of beginning.