Davidson County DEEDWARR
Recvd: 01/05/04 12:51 4pgs
Fees:23.00 Taxes:619.01
20040105-0001266

CASH DEED FOR TENNESSEE

FHA Case No. 483-286004

This instrument was prepared by the Department of Housing and Urban Development

Return to: Fearnley and Califf, PLLC - HUD Office, 211 Donelson Pike –Suite 113 Nashville, TN 37214

This Indenture, made and entered into the 22nd of December 2003 by and between **ALPHONSO JACKSON,** Acting Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and JUDITH ANN CUMMINGS and her 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 Davidson, State of Tennessee, to wit:

SEE ATTACHED EXHIBIT A FOR LEGAL DESCRIPTION

Property Address:	4828 Cape Hope Pass	Hermitage,TN	37076
Owner's Name:	JUDITH ANN CUMMINGS		
Owner's Address:	336 Lake Chateau Dr.	Hermitage,TN	37076
Tax Bill to:	Owner at Property Address		
Parcel No.:	098-13-0 A 029.00 CO		

THIS DEED IS NOT TO BE IN EFFECT UNTIL: December 22, 2013

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 09-24-2003 at 20031021-0155205 5 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.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

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:

Anna Rodriguez

Allyn Johnston

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:

_____ (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 $167,300.00, 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 22nd day of DECEMBER 2003.

My Commission Expires:

_____ (Seal)
Notary Public

CORY J. WILLIAMS
Notary Public At Large
DAVIDSON COUNTY, TENN
My Commission Expires May 30, 2007

Previous Editions are Obsolete

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

STATE OF TEXAS §
COUNTY OF BEXAR §

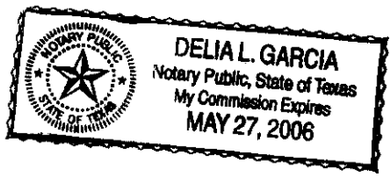
Before me, the undersigned, a Notary Public in and for the State of Texas, personally appeared Elizabeth Acosta, who is personally known to me and know to me to be the duly appointed Attorney-in-Fact, and to be the person who executed the foregoing instrument bearing the date _12-30-03_____, by virtue 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 _ 30 day of __December_, __2003___.

My commission expires:

____ May 27, 2006_____

Notary Public, State of Texas



Described property located in Davidson County, Tennessee, to wit:

Lot Number 29 on the Plan of Phase One, Section Three, New Hope Point, as of record in Plat Book 9700, Page 480, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete accurate description thereof.

EXHIBIT A