This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP/PARCEL 182-6-A-065-CO
7023 LEGACY DRIVE
ANTIOCH, TN 37013

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING
AND URBAN DEVELOPMENT
c/o GOLDEN FEATHER REALTY SERVICES
2500 MICHELSON, SUITE 100
IRVIN, CA 92612

Davidson County DEEDWARR
Recvd: 02/07/05 11:22 2 pgs
Fees:12.00 Taxes:0.00
20050207-0013997

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., c/o U.S. BANK, N.A., with principal offices at 800 MORELAND AVENUE, OWENSBORO, KENTUCKY 42301, 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 65 ON THE PLAN OF OLD HICKORY HILLS SECTION ONE OF RECORD IN INSTRUMENT NO. 20011023-0115382, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO JAMES L. BUCKALEW AND MICHELLE L. BUCKALEW, HUSBAND AND WIFE BY WARRNTY DEED RECORDED ON FEBRUARY 5, 2004, AS INSTRUMENT NO. 20040206-0014507, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by Substitute Trustee's Deed from J. PHILLIP JONES, Substitute Trustee, of record in Instrument No. 20041206-0144895, in the Register's Office for DAVIDSON County, 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 24th day of January, 2005

MORTGAGE ELETRONIC REGISTRATION SYSTEMS, INC., BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK, N.A.

BY: _____

Title: Senior Vice President

STATE OF KENTUCKY
COUNTY OF DAVIES

Before me a Notary Public, in and for said state and county, personally appeared Gregg W Speer, with whom I am personally acquainted, and who upon oath acknowledged himself/herself to be the Sr. Vice President of U.S. BANK, N.A., AS THE SERVICER AND AUTHORIZED AGENT OF MORTGAGE ELETRCONIC REGISTRATION SYSTEMS, INC., the within named bargainor, a corporation, and that he/she as such Sr Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Sr Vice President OF U.S. BANK, N.A., SERVICER AND AUTHORIZED AGENT OF MORTGAGE ELETRONIC REGISTRATION SYSTEMS, INC..

WITNESS, my hand and Official Seal at office this 21st Day of January, 2005

Jennifer A. Stevenson
Notary Public

My commission expires:

STATE OF Kentucky
COUNTY Daviess

The actual consideration or value, whichever is greater for this transfer is $ 175,141.23 .
THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT IS A TAX EXEMPT AGENCY.

Sarah Pavlek
Affiant

Subscribed and sworn to before me, this the 25th day of January, 2005

My Commission Expires: 9-22-07

J. PHILLIP JONES
NOTARY AT LARGE
DAVIDSON COUNTY, TN
EXPIRATION DATE: SEPTEMBER 22, 2007

Notary Public

RETURN TO:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228

JENNIFER A. STEVENSON NOTARY PUBLIC AT LARGE KY STATE