#22

(Shumate – Loan No. 7810284212)
This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP/PARCEL 52-13-0-B, PARCEL 215
2541 SONAR STREET
NASHVILLE, TN 37214

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING
AND URBAN DEVELOPMENT
c/o PYRAMID REAL ESTATE SERVICES
616 MARRIOTT DRIVE, SUITE 300
NASHVILLE, TN 37214

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, 404 JAMES ROBERTSON PARKWAY, SUITE 1114, NASHVILLE, TENNESSEE 37243-0900, has bargained and sold and does hereby transfer and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, at % PYRAMID REAL ESTATE SERVICES, 616 MARRIOTT DRIVE, SUITE 300, NASHVILLE, TN 37214, 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. 3 on the Plan of River Glen, Phase V, Section 1, as of record as Instrument No. 20011207-0135344, Register's Office for Davidson County, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to George T. Shumate and Margie H. Shumate by Warranty Deed from NVR, Inc. T/A Fox Ridge Homes, dated January 23, 2003, in Instrument No. 20030128-0011646, Register's Office for Davidson County, Tennessee.

And being further conveyed to TENNESSEE HOUSING DEVELOPMENT AGENCY by Substitute Trustee's Deed from J. PHILLIP JONES, Substitute Trustee, of record in Instrument No. 20050126-0009719, 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.

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 4th day of February, 2005.

Davidson County DEEDWARR
Recvd: 02/23/05 15:26 2 pgs
Fees:12.00 Taxes:0.00

20050223-0019934

TENNESSEE HOUSING DEVELOPMENT AGENCY, BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK, N.A.

BY: Carolyn Guthrie

Title: Vice President

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me a Notary Public, in and for said state and county, personally appeared Carolyn Guthrie with whom I am personally acquainted, and who upon oath acknowledged himself/herself to be the Vice President of U.S. BANK, N.A., AS THE SERVICER AND AUTHORIZED AGENT OF TENNESSEE HOUSING DEVELOPMENT AGENCY, the within named bargainor, a corporation, and that he/she as such 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 Vice President OF U.S. BANK, N.A., AS SERVICER AND AUTHORIZED AGENT OF TENNESSEE HOUSING DEVELOPMENT AGENCY.

WITNESS, my hand and Official Seal at office this 4th Day of February, 2005.

Catina Gilbert
Notary Public

My commission expires:

OFFICIAL SEAL
CATINA GILBERT
NOTARY PUBLIC-ARKANSAS
PULASKI COUNTY
MY COMMISSION EXPIRES: 05-06-14

STATE OF Tennessee
COUNTY Davidson

The actual consideration or value, whichever is greater for this transfer is $ 100,503.38 .
THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT IS A TAX EXEMPT AGENCY.

Karen Mercer
Affiant

Subscribed and sworn to before me, this the 21st day of February, 2005.

My Commission Expires: 1/27/07

Diana M. Johnson
Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

RETURN TO:
J. PHILLIP JONES
TATUM & JONES, PLLC
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228