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Ruby Title 48-A

CASH DEED FOR TENNESSEE

FHA Case No. 483-223096

This instrument was prepared by the **Department of Housing and Urban Development**
Return to: **Fearnley & Califf, PLLC - Nashville HUD, 211 Donelson Pike - Suite 113, Nashville, TN 37214**

This Indenture, made and entered into this 18th day of February, 2005, by and between **Alphonso Jackson,** Acting Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and
JEANETTE FREANT, a married woman
his/her their 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:

Land in Davidson County, Tennessee, being Lot No. 116 on the Plan of Sharpe and Horn's Second Addition to Northeast Nashville, as of record in Book 161, Page 53, Register's Office for said County. Said Lot No. 116 fronts 50 feet on the Easterly side of Joseph Avenue and runs back between parallel lines 145 feet to an alley.

Property Address:	**1229 Joseph Avenue, Nashville, TN 37207**
Owner's Name:	**JEANETTE FREANT**
Owner's Address:	**2202 Scott Ave, Nashville, TN 37206**
Mail Tax Bill to:	Owner at ~~Property Address~~ 104 BOWLING AVENUE NASHVILLE, TN 37205
Parcel No.:	**071-15-0 298.00**

THIS DEED IS NOT TO BE IN EFFECT UNTIL: February 18, 2005

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 September 16, 2004, and recorded at Instrument No. 20041022-0127085 in 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.

Previous Editions Are Obsolete

HUD-91879 (4-85 Edition)
(24 CFR 200.150)

Davidson County DEEDWARR
Recvd: 02/25/05 09:20 3 pgs
Fees:18.00 Taxes:68.45
20050225-0020827

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/she 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 virtue of the Federal Register, Volume 35, Page 16106 (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: Marcy L Smith, POA
Authorized Signatory
Nashville, Tennessee

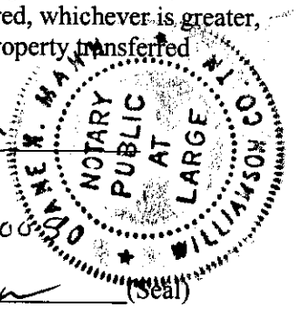
I, or we, hereby swear or affirm that, to the best of the affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is **$18,500.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Emeri Dunn
Affiant

Subscribed and sworn to before me this 18th day of February, 2005

My Commission Expires: 3/14/05

Diane K. Mann
Notary Public



(Seal)

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for the State of Tennessee, personally appeared Mary Smith, who is personally known to me and known to me to be the duly appointed Attorney-in-Fact, and to be the person who executed the foregoing instrument 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 14 day of February, 2005.

My commission expires: 05-28-00

Judy Keith
Notary Public, State of Tennessee

JUDY KEITH
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE