(Richardson, Harold - Loan No. 702442511)
This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP/ PARCEL 149-2B-113.00
909 Strand Fleet Drive
ANTIOCH, TENNESSEE 37013

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

Davidson County DEEDWARR
Recvd: 06/01/05 11:18 2 pgs
Fees:12.00 Taxes:0.00

20050601-0061595

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, CITIMORTGAGE, INC., 1000 Technology Drive, O'Fallon, MO 63304, has bargained and sold and does hereby transfer and convey unto the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, at c/o 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 THE COUNTY OF DAVIDSON, TENNESSEE:

Land in Davidson County, Tennessee, being Lot No. 179 on the Plan of Piccadilly Square, Phase II, of record in Book 6250, pages 92, 93 and 94, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Harold Richardson, Jr. by deed from Theodore Dennis Filonuk and wife, Barbara V. Filonuk dated July 19, 1999 and recorded in Book 11582, page 158, Register's Office for Davidson County, Tennessee.

And being further conveyed to CITIMORTGAGE, INC. by Substitute Trustee's Deed from I. DYKE TATUM, Substitute Trustee, of record in 20050401-0035560 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.

CITIMORTGAGE, 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 2nd day of May, 2005.

CITIMORTGAGE, INC.

BY: _____

Title: Vice president

John Hersh Jr.

STATE OF ~~MISSOURI~~ Maryland
COUNTY OF Frederick

Before me a Notary Public, in and for said state and county, personally appeared John Hersh JR, with whom I am personally acquainted, and who upon oath acknowledged himself/herself to be the Vice President of CITIMORTGAGE, INC., the within named bargainer, 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 herself as Vice President OF CITIMORTGAGE, INC.

WITNESS, my hand and Official Seal at office this 25 Day of May, 2005.

_____
~~Notary Public~~

ANTHONY J. ALTIMONT
NOTARY PUBLIC
MONTGOMERY COUNTY
STATE OF MARYLAND
COMM. EXP. 7-1-08

My commission expires:

STATE OF TENNESSEE
COUNTY DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $133,089.54

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT IS A TAX EXEMPT AGENCY.

_____
Affiant

J. PHILLIP JONES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TN
My Commission Expires Sept. 22, 2007

Subscribed and sworn to before me, this the 11th day of May, 2005.

My Commission Expires:

_____
Notary Public

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