(RUCKER, TERRIANN)
This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP/PARCEL 165-13-A 129.00
3901 PEPPERWOOD DRIVE
ANTIOCH, TN 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

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 THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 459 ON THE PLAN OF PEPPERTREE FOREST, SECTION 10, P.U.D., OF RECORD IN BOOK *7900*, PAGE 938, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
BEING THE SAME PROPERTY CONVEYED TO TERRIANN R. RUCKER AND RITA RUCKER BY DEED FROM CATHY L. ALLEN RAYMER *AND* HUSBAND, AARON RAYMER OF RECORD IN INSTRUMENT 20020520-0061579, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

And being further conveyed to TENNESSEE HOUSING DEVELOPMENT AGENCY by Substitute Trustee's Deed from **I. DYKE TATUM**, Substitute Trustee, of record in **INSTRUMENT NO. 20041117-0138002** 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.

Davidson County DEEDWARR
Recvd: 06/10/05 08:34 2 pgs
Fees:12.00 Taxes:0.00
20050610-0066370

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 26 day of May, 2005.

TENNESSEE HOUSING DEVELOPMENTAGENCY, BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, US BANK N.A.

BY: _____

Title: FIRST 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 FIRST VICE PRESIDENT of US BANK N.A. AS THE SERVICER AND AUTHORIZED AGENT OF TENNESSEE HOUSING DEVELOPMENT AGENCY , the within named bargainer, a corporation, and that he/she as such FIRST 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 FIRST VICE PRESIDENT OF US BANK N.A. AS THE SERVICER AND AUTHORIZED AGENT OF TENNESSEE HOUSING DEVELOPMENT AGENCY

WITNESS, my hand and Official Seal at office this 26 day of May, 2005.

_____
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 $122,308.60

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 31st 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