Davidson County DEEDWARR
Recvd: 09/16/05 08:28 2 pgs
Fees:12.00 Taxes:0.00
20050916-0111304

(OSIFO, Tamara Loan No. 0263193)

This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP 163, PARCEL 11 PARCEL 5
2973 BABY RUTH LANE
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

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 LOT NO. 5 ON THE PLAN OF BABY RUTH LANE ESTATES SECTION 1 OF RECORD IN PLAT BOOK 9700 PAGE 611, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO TAMARA K. OSIFO AND HAL ROBERTSON, BOTH UNMARRIED, BY DEED DATED JULY 23, 1999 AND RECORDED IN BOOK 11593 PAGE 624, IN THE REGISTERS OFFICE OF 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. 20050610-0066643 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 13th day of September, 2005.

TENNESSEE HOUSING DEVELOPMENTAGENCY, BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, NEW SOUTH FEDERAL SAVINGS BANK

BY: Edith Heglar

Title: Assistant Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

Before me a Notary Public, in and for said state and county, personally appeared Edith Heglar, with whom I am personally acquainted, and who upon oath acknowledged himself/herself to be the Asst. Vice President of NEW SOUTH FEDERAL SAVINGS BANK. AS THE SERVICER AND AUTHORIZED AGENT OF TENNESSEE HOUSING DEVELOPMENT AGENCY, the within named bargainer, a corporation, and that he/she as such Asst. 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 Asst Vice President OF NEW SOUTH FEDERAL SAVINGS BANK. AS THE SERVICER AND AUTHORIZED AGENT OF TENNESSEE HOUSING DEVELOPMENT AGENCY

WITNESS, my hand and Official Seal at office this 14th Day of June, 2005.

Notary Public

My commission expires:

STATE OF TENNESSEE
COUNTY DAVIDSON

The actual consideration or value, whichever is greater for this transfer is **$139,755.16**

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

Melissa Andrews
Affiant

Subscribed and sworn to before me, this the 14th day of Sept., 2005.

My Commission Expires: 3-29-01

Notary Public

JOYCE FULTZ
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY, TN
My Commission Expires March

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