PLEASE RETURN TO: AMTITLE & ESCROW, LLC
515 RIVERGATE PARKWAY, SUITE #111
GOODLETTSVILLE, TN 37072

20B

CASH DEED FOR TENNESSEE

FHA Case No. 483-295824

This instrument was prepared by the **Department of Housing and Urban Development**
Return to: Fearnley & Califf, PLLC
565 Marriott Drive - Ste 850
Nashville, TN 37214

This Indenture, made and entered into this 17th day of November, 2006, by and between Alphonso Jackson, Secretary for Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and **Christi Bissell** and husband, **Andrew Bissell**, 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 Davidson, State of Tennessee, to wit:

Being Lot No. 28 on the Plan of Fortland Park, Section I, of record in Plat Book 2663, Page 61, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate description.

Property Address:	231 Riverside Drive Nashville, TN 37206
Owner's Name:	Christi Bissell Andrew Bissell
Owner's Address:	512 Old Hickory Blvd. Apt 1510 Nashville, TN 37209
Mail Tax Bill to:	American Home Mortgage, 538 Broadhollow Road, Melville, NY 11747
Parcel No.:	083-15-0 094.00

THIS DEED IS NOT TO BE IN EFFECT UNTIL: November 17, 2006

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 April 4, 2006, and recorded at Instrument No. 20060822-0103223 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, their heirs and assigns in fee simple forever.

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/her hand and seal as a principal and/or officer of Pyramid Real Estate Services, LLC, Management and Marketing contractor of the U. S. Department of Housing and Urban Development, for and on behalf of the Secretary of Housing and Urban Development, under the redelegation of authority published at 70 Fed. Reg. 43, 171 (July 26, 2005).

Signed, sealed and delivered in the presence of:

Davidson County DEEDWARR
Recvd: 11/22/06 10:31 2 pgs
Fees:13.00 Taxes:403.30
20061122-0145046

The Secretary of Housing and Urban Development of Washington, D.C., and/or his/her successors and/or assigns

By: Shelley Schroeder
Authorized Signatory
Nashville, Tennessee

State of Tennessee
County of Davidson

On the 15 day of November, 2006, before me the undersigned Notary Public of the State and County aforesaid, appeared Shelley Schroeder with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath , acknowledged himself/herself to be a authorized signatory of Pyramid Real Estate Services, LLC said company being an authorized signatory for the Secretary of Housing and Urban Development, the within named bargainor, and that he/she as such authorized signatory 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 an authorized signatory.

BRANDON CRAIG
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires January 24, 2009

My Commission Expires:

1/24/2009

Notary Public

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 $109,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

D. Annette Maples
Affiant

Subscribed and sworn to before me this 17th day of November, 2006.

My Commission Expires: 9/21/09

DORIS COLEY
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

Doris Coley
(Seal)
Notary Public