CASH DEED FOR TENNESSEE

FHA Case No. **483-364089**

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

This Indenture, made and entered into this **15th day of April, 2008**, by and between Alphonso Jackson, Secretary for Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and **DeLois Garrette** , unmarried her 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:

SEE ATTACHED EXHIBIT A

Davidson County DEEDWARR
Recvd: 04/17/08 11:17 3 pgs
Fees:18.00 Taxes:321.90
20080417-0038976

Property Address:	921 Neelys Bend Road Madison, TN 37115
Owner's Name:	**DeLois Garrette**
Owner's Address:	3820 Saunders Ave. Madison, TN 37115
Mail Tax Bill to:	Owner at Propert Address
Parcel No.:	**05207001300**

THIS DEED IS NOT TO BE IN EFFECT UNTIL: April 15, 2008

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 **October 10, 2007**, and recorded at **Instrument No. 20080214-0014783** 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.

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:

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 Shelley Schroeder

State of Tennessee
County of Davidson

On the 11 day of April, 2008, 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.

My Commission Expires: 1/24/09

Notary Public

M. K. MASITIS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires January 24, 2009

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 **$87,000.00,** which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 15 day of April, 2008.

My Commission Expires: 10/25/2008

(Seal)
Notary Public

J. KAYE CLARK
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

EXHIBIT A

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING PART OF LOT NOS. 2,3, AND 4, BLOCK B ON THE MAP OF HOMES ACRES, NOT OF RECORD, AND DESCRIBED ACCORDING TO A SURVEY BY WM. COLLIER PARRISH, ASSOCIATES, CIVIL ENGINEERS, DATED MAY 10, 1962, AS FOLLOWS: BEGINNING AT A POINT IN THE NORTHERLY MARGIN OF NEELY'S BEND ROAD, 46.04 FEET WEST OF THE COMMON CORNER OF LOTS NO. 3 AND 4 ON SAID PLAN; THENCE NORTH 18 DEG. 28 MIN. EAST 260.47 FEET TO A POINT WHICH IS 22.5 FEET EAST OF A CORNER OF LOT NOS. 3 AND 4 ON SAID PLAN; THENCE SOUTH 66 DEG. 35 MIN. EAST 100 FEET TO A POINT WHICH IS 22.5 FEET EAST OF THE CORNER OF LOT NOS. 2 AND 3 ON SAID PLAN; THENCE SOUTH 18 DEG. 28 MIN. WEST 260.47 FEET TO A POINT IN THE NORTHERLY MARGIN OF NEELY'S BEND ROAD; THENCE WITH THE MARGIN OF THE SAME, NORTH 66 DEG. 35 MIN. WEST 100 FEET TO THE BEGINNING. BEING THE SAME PROPERTY CONVEYED TO MICHAEL BROWN AND LAURA BROWN BY DEED FROM EFOSA KENNETH IGBINEWEKA AND WIFE, MELISSA JANE WILSON IGBINEWEKA, OF RECORD AS INSTRUMENT NO. 20060420-0045646, SAID REGISTER'S OFFICE.