(COWLEY, ORRIN & MERCEDES/LN# 0003523292)
This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228

PARCEL ID# 173 15 0A 119.00
1285 BENDING CREEK DR.
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

BILL GARRETT, Davidson County
Trans:T20090072976 DEEDWARR
Recvd: 10/27/09 14:52 2 pgs
Fees:12.00 Taxes:0.00
20091027-0099173

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, **NATIONAL CITY BANK, 3232 NEWMARK DRIVE, MIAMISBURG, OHIO 45342**, has bargained and sold and does hereby transfer and convey unto the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT, c/o PYRAMID REAL ESTATE SERVICES, 616 MARRIOTT DRIVE, SUITE 300, NASHVILLE, TENNESSEE 37214**, his successors and assigns, forever, that certain tract or parcel of land in **DAVIDSION** County, State of Tennessee, described as follows, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT NUMBER 119 ON THE FINAL PLAT OF MILL RUN SUBDIVISION, PHASE 2, AS OF RECORD AS INSTRUMENT NO. 20011009-0109754, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

SUBJECT TO RESTRICTIVE COVENANTS CONTAINED IN THE INSTRUMENT OF RECORD IN BOOK 11675, PAGE 472, INSTRUMENT NUMBER 200002150015152 AND INSTRUMENT NUMBER 200211210144876.
SUBJECT TO BY-LAWS OF RECORD IN BOOK 11675 PAGE 497.
SUBJECT TO THE PLAN OF RECORD IN INSTRUMENT NUMBER 20011009-0109754, SAID REGISTER'S OFFICE AND AMENDED IN 20020605-0067914 AND 20020605-0067915.
SUBJECT TO TRANSMISSION LINE EASEMENT OF RECORD IN BOOK 3933, PAGE 359, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
SUBJECT TO EASEMENT OF RECORD IN BOOK 10448, PAGE 188, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
SUBJECT TO ALL MATTERS ON PLAT ON MILL RUN, PHASE 1, OF RECORD IN BOOK 11700, PAGES 27 AND 28 AND PHASE 1-A OF RECORD IN INSTRUMENT NUMBER 20010608-0060668, SAID REGISTER'S OFFICE.
SUBJECT TO CHARTER AND ARTICLES OF HOMEOWNERS ASSOCIATION OF RECORD IN INSTRUMENT NUMBER 19991207-0300674, SAID REGISTER'S OFFICE.
SUBJECT TO CONVEYANCE OF OPEN SPACES AND COMMON AREAS OF RECORD IN INSTRUMENT NUMBER 20000217-0016180 AND INSTRUMENT NUMBER 20010608-0060668 AND INSTRUMENT NUMBER 20011009-0109754 AND INSTRUMENT NUMBER 20011219-0139981, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.
SUBJECT TO LANDSCAPE AGREEMENT OF RECORD IN INSTRUMENT NO. 20010405-0033587, SAID REGISTER'S OFFICE.
SUBJECT TO STORM WATER DETENTION AGREEMENT OF RECORD IN INSTRUMENT NUMBER 20010405-0033586, SAID REGISTER'S OFFICE.
SUBJECT TO EASEMENT OF RECORD IN INSTRUMENT NO. 20011024-0116286, SAID REGISTER'S OFFICE.

BEING THE SAME PROPERTY CONVEYED TO ORRIN A. COWLEY AND MERCEDES R. COWLEY A/K/A MERCEDES COWLEY, HUSBAND AND WIFE BY DEED DATED JULY 26, 2002 OF RECORD IN INSTRUMENT NO. 20020801-0092226 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 1285 BENDING CREEK DR., ANTIOCH, TN 37013.

And being further conveyed to **NATIONAL CITY BANK** by Substitute Trustee's Deed from **J. PHILLIP JONES**, Substitute Trustee, of record in **INSTRUMENT NO. 20090727-0070325** in the Register's Office for **DAVIDSION** 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.

NATIONAL CITY BANK 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 October, 2009.

NATIONAL CITY BANK

BY: _____

Title: James F. Ferncez, Asst. VP

STATE OF Ohio
COUNTY OF Montgomery

Before me a Notary Public, in and for said state and county, personally appeared James F. Ferncez with whom I am personally acquainted, and who upon oath acknowledged herself to be the AVP of **NATIONAL CITY BANK,** the within named bargainer, a corporation, and that she as such James F. Ferncez, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as AVP for **NATIONAL CITY BANK.**

WITNESS, my hand and Official Seal at office this 13th Day of October, 2009.

NOTARY PUBLIC STATE OF OHIO
LORI ANN WYSONG, Notary Public
In and for the State of Ohio
My Commission Expires Feb. 2, 2014

Notary Public

My commission expires: _____

STATE OF **TENNESSEE**
COUNTY **DAVIDSON**

The actual consideration or value, whichever is greater for this transfer is $ **160,193.87** .
THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT IS A TAX EXEMPT AGENCY.

Affiant

Subscribed and sworn to before me, this the 23rd day of October, 2009.

Notary Public

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY My Commission Expires May 2, 2011

My Commission Expires: 5/2/2011

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