BILL GARRETT, Davidson County
Trans:T20100036477 DEEDWARR
Recvd: 06/16/10 10:19 3 pgs
Fees:18.00 Taxes:314.50
20100616-0046657

CASH DEED FOR TENNESSEE

FHA Case No. 483-361928

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 **11th day of June, 2010**, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and **Heather N Gardner** , 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:

Property Address: 1625 Lincoya Bay Dr
Nashville, TN 37214

Owner's Name: **Heather N Gardner**

Owner's Address: 736 Work Dr

Nashville, TN 37207

Mail Tax Bill to: Owner at Property Address

Parcel No.: 109 050 D 077.00 CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL: June 11, 2010

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 **September 9, 2009**, and recorded at **Instrument No. 20100104-0000426** 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, her 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 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 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 her successors and/or assigns

By: Shelley Allen
Authorized Signatory
Nashville, Tennessee

State of Tennessee
County of Davidson

On the 9 day of June 2010, before me the undersigned Notary Public of the State and County aforesaid, appeared Shelley Allen with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who, upon oath , acknowledged 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 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 herself as an authorized signatory.

My Commission Expires:
Sept. 10, 2011

Angelique M Lawson
Notary Public

Angelique M. Lawson STATE OF TENNESSEE NOTARY PUBLIC Rutherford County

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 **$85,000.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Heather N Gardner
Affiant

Subscribed and sworn to before me this 11th day of June, 2010.

My Commission Expires:

(Seal)
Notary Public

R. TURNER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires MAY 8, 2012

EXHIBIT "A"

Land in Davidson County, Tennessee, Being Unit Number 1625 in the Cottages at Williams Bend, a Private Element Horizontal Property Regime, a Planned Unit Development, located on Lincoya Bay Drive, Nashville, Davidson County, and described in a Declaration of Covenants, Conditions and restrictions and By-Laws for the Cottages at Williams Bend, A Horizontal Property Regime with Private Elements, of record in Instrument Number 20040628-0076712 and Supplementary Declarations of record in Instrument Number 20041028-0129585 and in Instrument Number 20050923-0114373, Register's Office for Davidson County, Tennessee, to which reference is hereby made. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the units, property, co-owners, and tenants of The Cottages at Williams Bend, a Private Element Horizontal Property Regime, contained in the said Declaration, the plat filed as Exhibit C of the Supplementary Declarations appearing in Instrument Number 20050923-0114373, said Register's Office are incorporated in this deed by reference and made a part hereof the same as though copied herein. Being the same property conveyed to Gregory K. Thomas an unmarried man by warranty deed from 70 South Associates, LLC a Tennessee limited liability company, of record in Instrument Number 20060113-0005522, Register's Office for Davidson County, Tennessee.