BILL GARRETT, Davidson County
Trans:T20110043839 DEEDWARR
Recvd: 07/20/11 13:58 3 pgs
Fees:18.00 Taxes:242.73
20110720-0055617

CASH DEED FOR TENNESSEE

FHA Case No. 483-432263

Prepared by & Return to: Fearnley & Califf, PLLC - Nashville
25 Century Blvd, Suite 212
Nashville, TN 37214

This Indenture, made and entered into this **19th day of July, 2011**, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and **Linda Ruth Sullivan** , 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: 224 Pepper Ridge Circle
Antioch, TN 37013

Owner's Name: **Linda Ruth Sullivan**

Owner's Address: 2781 Sutherland Dr

Thompson's Station, TN 37179

Mail Tax Bill to: Owner at Property Address

Parcel No.: 149050A22400CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL: July 19, 2011

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 **June 28, 2010**, and recorded at **Instrument No. 20101118-0092220** 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 his/her hand and seal as a principal and/or officer of Ofori & Associates, PC, Asset Manager 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: Ofori & Associates, PC

By: _____
Authorized Signatory

State of GA
County of Fulton

On the 13 day of July, 2011, before me the undersigned Notary Public of the State and County aforesaid, appeared George S. Ghale II 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 Ofori & Associates, PC, 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: November 7, 2014

Sandra M Baker
Notary Public

SANDRA M BAKER NOTARY PUBLIC MY COMMISSION EXPIRES NOVEMBER 7, 2014 PAULDING COUNTY, GEORGIA

State of Tennessee
County of Davidson

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 **$65,603.00**, 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 19th day of July, 2011.

My Commission Expires: _____

(Seal)
Notary Public

A. F. TURNER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires MAY 8, 2012

EXHIBIT A

The land referred to in this Commitment is described as follows:

Unit No. 224 of PEPPER RIDGE CONDOMINIUMS, PHASE III, a Horizontal Property regime, located off Una-Antioch Pike, Antioch, Davidson County, Tennessee, as shown on the plat of Pepper Ridge Condominiums, Phase III, recorded as Exhibit "A" to Second Annexation of Land of record in Book 7779, Page 48, as amended by Plat in Book 7900, Page 42, of the Register's Office for Davidson County, Tennessee; said Annexation subjects that property known as Pepper Ridge Condominiums, Phase III, to the Master Deed and Declaration of Covenants, Conditions, and Restrictions dated February 8, 1988, and recorded on February 9, 1988, in Book 7466, Page 248, said Register's Office, and thereby submits said property to the Horizontal Property Act of the State of Tennessee, to all of which reference is hereby made. The easements, restrictions, conditions, and regulations imposed upon and relating to the property apartments, owners and tenants of Pepper Ridge Condominiums contained in the Master Deed and By-Laws appended thereto, of record in Book 7466, Page 248, said Register's Office, and by Second Annexation of Land of record in Book 7779, Page 48, said Register's Office, are incorporated in this Deed by reference and made a part of the same as though copied herein.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20091113-0104742 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument number 20091113-0104742 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200609110112463, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.