BILL GARRETT, Davidson County
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20111003-0076141

This instrument prepared by:
WEISS SPICER CASH, PLLC
Attorneys at Law
208 Adams Avenue
Memphis, TN 38103
901-526-8296
C&L/Lorene Williams

WARRANTY DEED

THIS INDENTURE, made and entered into this 14th day of September, 2011 by and between Lorene Williams, unmarried, party of the first part, and The Secretary of Housing and Urban Development of Washington, D. C., its successors and assigns party of the second part

WITNESSETH: That for the consideration hereinafter expressed the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in County of DAVIDSON, State of Tennessee to wit:

> Being the south part of Lot No. 1 and the south part of the west part of Lot No. 2 on the Map of Nawakwa Hill West End Section, as of record in Book 974, Page 96, Register's Office for Davidson County, Tennessee. Said part of said lots adjoin and front together 200 feet on the north side of Nawakwa Trail, and run back between lines, as measured from the center line of said Trail, 525 feet on the west line of Lot 1, and 525.6 feet, more or less, on the east line of part of Lot 2, to a dead line in the rear, measuring 200 feet thereon.

Being the same property conveyed by Deed in Book 2394, Page 175, Register's Office of DAVIDSON County, Tennessee. The said David C. Williams having since died.

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 of the second part, his successors and assigns in fee simple forever.

And the said party of the first part does hereby covenant with the said party of the second part that he/she lawfully seized in fee of the aforedescribed real estate; that he/she has a good right to sell and convey the same; that the same is unencumbered, except for Home Equity Conversion Deed of Trust in Register's Instrument No. 20010627-0068282 and Home Equity Conversion Second Deed of Trust in Register's Instrument No. 20010627-0068283, which shall be released by the grantee herein,and that the title and quiet possession thereto he/she will warrant and forever defend against the lawful claims of all persons.

THE CONSIDERATION for this conveyance is as follows:

Ten Dollars ($10.00) cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged.

WITNESS the signature(s) of the said party(ies) of the first part the day and year first above written.

Lorene Williams

LORENE WILLIAMS

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally appeared Lorene Williams with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged to be the person(s) within named and that he/she executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal, this 14th day of September, 2011.

Charlsie Holmes
Notary Public

MY COMMISSION EXPIRES: September 25, 2014

CHARLSIE HOLMES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires Sept. 25, 2014

Property Address: 520 NAWAKWA TRAIL, MADISON, TN 37115
Parcel # 53-13-27
PROPERTY OWNER AND RESPONSIBLE PARTY FOR PAYMENT OF TAXES:
The Secretary of HUD, Washington DC
c/o Michaelson, Connor & Boul
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108-1837

STATE OF TENNESSEE
COUNTY OF SHELBY
The actual consideration or true value, whichever is greater, for this transfer is $ EXEMPT

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF September, 2011.

Notary Public
My Commission Expires:

BRENDA L. DOYLE
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

My Comm. Exp. 8-22-2012