(SMITH, HEATHER)
This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
NASHVILLE
1800 HAYES STREET
NASHVILLE, TN 37203
PARCEL ID# 165 14 0 027.00
4676 CHUTNEY DRIVE
ANTIOCH, TENNESSEE 37013

NO MORTGAGE
New Owner - Send Tax Bills:
SECRETARY OF HOUSING
AND URBAN DEVELOPMENT
C/O MCB Oklahoma MCM Office
4400 Will Rogers Pkwy, Suite 300
Oklahoma City, OK 73108

BILL GARRETT, Davidson County
Trans:T20110065450 DEEDWARR
Recvd: 10/19/11 13:07 2 pgs
Fees:12.00 Taxes:0.00
20111019-0081419

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, **TENNESSEE HOUSING DEVELOPMENT AGENCY, 404 JAMES ROBERTSON PARKWAY, SUITE 1114, NASHVILLE, TENNESSEE 37243-0900,** has bargained and sold and does hereby transfer and convey unto the **SECRETARY OF HOUSING AND URBAN DEVELOPMENT,** his successors and assigns, forever, that certain tract or parcel of land in**DAVIDSON** County, State of Tennessee, described as follows, tewit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

BEING LOT NO. 80, ON THE PLAN OF REVISED SECTION ELEVEN, PEPPERTREE FOREST, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 8250, PAGE 118, OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO HEATHER SMITH, AN UNMARRIED PERSON, BY DEED DATED SEPTEMBER 29, 2006 OF RECORD IN INSTRUMENT NO. 20061017-0128637, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS IS IMPROVED PROPERTY KNOWN AS 4676 CHUTNEY DRIVE, ANTIOCH, TENNESSEE 37013

AND being further conveyed to **TENNESSEE HOUSING DEVELOPMENT AGENCY** by Substitute Trustee's Deed from **J. PHILLIP JONES,** Substitute Trustee, of record in **INSTRUMENT NO. 20110927-0074850** in the Register's Office for **DAVIDSON** 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 withthe 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.

TENNESSEE HOUSING DEVELOPMENT AGENCY 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 28th day of September, 2011.

TENNESSEE HOUSING DEVELOPMENT AGENCY, BY AND THROUGH ITS SERVICER AND AUTHORIZED AGENT, U.S. BANK, NATIONAL ASSOCIATION

BY: _____
CAROLYN GUTHRIE

Title: **VICE PRESIDENT**

STATE OF **ARKANSAS**
COUNTY OF **PULASKI**

Before me a Notary Public, in and for said state and county, personally appeared **CAROLYN GUTHRIE**, with whom I am personally acquainted, and who upon oath acknowledged herself to be the **VICE PRESIDENT** of **U.S. BANK, NATIONAL ASSOCIATION, SERVICER AND AUTHORIZED AGENT FOR TENNESSEE HOUSING DEVELOPMENT AGENCY,** the within named bargainer, a corporation, and that she as such **VICE PRESIDENT,** being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as **VICE PRESIDENT** for **U.S. BANK, NATIONAL ASSOCIATION, SERVICER AND AUTHORIZED AGENT FOR TENNESSEE HOUSING DEVELOPMENT AGENCY.**

WITNESS, my hand and Official Seal at office this 28th Day of September, 2011.

_____
Notary Public

My commission expires: 05-06-14

CATINA GILBERT MY COMM. EXP. NOTARY PUBLIC 05-06-14 PULASKI CO. ARKANSAS

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

The actual consideration or value, whichever is greater for this transfer is $ 108906.09
THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT IS A TAX EXEMPT AGENCY.

_____
Affiant

Subscribed and sworn to before me, this the 14th day of October, 2011.

_____
Notary Public

My Commission Expires: OCT. 21, 2013

RETURN TO:
J. PHILLIP JONES
1800 HAYES STREET
NASHVILLE, TN 37203

DAWN M.E. McMAHON STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY, TN