BILL GARRETT, Davidson County
Trans:T20110078344 DEEDWARR
Recvd: 12/12/11 09:14 3 pgs
Fees:18.00 Taxes:210.90
20111212-0096482

CASH DEED FOR TENNESSEE

FHA Case No. 483-434721

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

This Indenture, made and entered into this **29th day of November, 2011**, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and **Sawsan M. Ghanem** , Married his/her their 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: 1133 Jackson View Dr.
Hermitage, TN 37076

Owner's Name: **Sawsan M. Ghanem**

Owner's Address: 104 Brooksboro Terrace

Nashville, TN 37217

Mail Tax Bill to: Owner at Owner's Address

Parcel No.: 08607002800

THIS DEED IS NOT TO BE IN EFFECT UNTIL: November 29, 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 **May 12, 2011**, and recorded at **Instrument No. 20110715-0054207** 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, his 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 he 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 HomeTelos, LP, 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: HomeTelos, LP

By: Home Telos, LP as Asset Manager
Contractor for C-OPC-23632
Authorized Signatory

For HUD by:
Ron Hutchison, Senior Project Manager

State of TN
County of Davidson

On the 28th day of November, 2011, before me the undersigned Notary Public of the State and County aforesaid, appeared RON HUTCHISON 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 HomeTelos, LP, 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: 6/18/13

Notary Public

ROBBIE L. WAGNER
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

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 **$57,000.00**, 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 29th day of November, 2011.

My Commission Expires: _____

(Seal)
Notary Public

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

My Commission Expires MAY 8, 2012

EXHIBIT A

A certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit: Land in Davidson County, Tennessee, being Lot No. 67 on the Plan of Jackson's Retreat, Phase I, Section II, of record in Book 5200, Pages 334 and 335, and amended in Book 5972, Page 96, Register's Office for Davidson County, Tennessee. Said Lot 67 fronts 61.13 feet on the southerly margin of Jackson's View Road and extends back 129.22 feet on the easterly line and 130.26 feet on the westerly line to a deed line in the rear measuring 83.48 feet thereon. Conveyance of said property is made subject to the following: The plan of record in Book 5200, Pages 334 and 335, as amended in Book 5972, page 96, said Register's Office and all matters therein. Restrictive Covenants of record in Book 5741, Page 360, said Register's Office. Being the same property conveyed from Marion B. Miller and Sheila F. Miller to George William Johnson and Teresa L. Johnson by deed recorded 09/05/1996 in Book 10180, page 607 in the Register's Office of Davidson County, Tennessee. Tax Map or Parcel ID No.: 86.07-28