CASH DEED FOR TENNESSEE

FHA Case No. 483-396407

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

This Indenture, made and entered into this **13th day of December, 2011**, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and **Frances Arelys Rivera** , Unmarried his/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:

Land in Davidson County, Tennessee, being Lot Number 373 on the Plan of Oak Highlands, a Planned Unit Development, Phase Two, as shown on plat of record in Instrument Number 19991213-0302267, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Property Address: 613 Copper Ridge Tr
Cane Ridge, TN 37013

Owner's Name: **Frances Arelys Rivera**

Owner's Address: 5657 Deer Valley Trails

Antioch, TN 37013

BILL GARRETT, Davidson County
Trans:T20110079307 DEEDWARR
Recvd: 12/15/11 09:43 2 pgs
Fees:13.00 Taxes:647.50
20111215-0097558

Mail Tax Bill to: Owner at Property Address

Parcel No.: 173040A24400CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL: December 13, 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 **April 1, 2011**, and recorded at **Instrument No. 20110922-0073304** 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/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 he/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 7 day of December, 2011, before me the undersigned Notary Public of the State and County aforesaid, appeared George S. Wade 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: 11/8/2014

_____
Notary Public

KATINA W PERRY NOTARY PUBLIC PAULDING CO., GEORGIA MY COMMISSION EXPIRES 11/8/2014

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 **$175,000.00**, 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 13TH day of December, 2011.

My Commission Expires: 11-4-13

_____
(Seal)
Notary Public

CARI ALLEN STATE OF TENNESSEE NOTARY PUBLIC COMM. EXP. 11-4-13 DAVIDSON COUNTY