CASH DEED FOR TENNESSEE

FHA Case No. 483-377783

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

This Indenture, made and entered into this 25th day of June, 2012, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and **Napoleon A. Howell Jr.** , Unmarried, 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:

Described property located in Davidson County, Tennessee:

BEING Lot No. 173 on the Plan of Hickory Highlands Place, Section 3, Phase 1, as shown by plat of record in Instrument #20031014-0151901, 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.

Property Address: 4844 Highlander Cove
Antioch, TN 37013

Owner's Name: Napoleon A. Howell Jr.

Owner's Address: 1334 Nicole Ln.
La Vergne, TN 37086

Davidson County DEEDWARR
Recvd: 06/29/12 08:35 3 pgs
Fees:18.00 Taxes:296.05
20120629-0057047

Mail Tax Bill to: Owner at Property Address

Parcel No.: 163020A01000CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL: June 25, 2012

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 January 18, 2012, and recorded at Instrument No. 20120221-0014683 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/their 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 19 day of June, 2012, 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: 11/8/14

_____
Notary Public

KATINA W. PERRY
MY COMMISSION EXPIRES
NOV. 8 2014
FULTON CO. GEORGIA
NOTARY PUBLIC

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 $80,013.00, 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 25th day of June, 2012.

My Commission Expires: 3/28/15

_____
(Seal)
Notary Public

PENNY ALLISON
STATE OF TENNESSEE
NOTARY PUBLIC
SUMNER COUNTY

CERTIFICATE OF AUTHENTICITY

I, Dana Loggins, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Attorney or Custodian

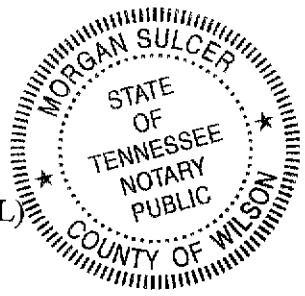
Stewart Title Company

STATE OF TENNESSEE

COUNTY OF WILSON

Personally appeared before me, Morgan Sulcer, a notary public in and for the aforesaid county and state, the within named Dana Loggins, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

(SEAL)



Notary Public

My Commission Expires: 9/2/2013