CASH DEED FOR TENNESSEE

Davidson County DEEDWARR
Recvd: 02/06/13 13:45 3 pgs
Fees:18.00 Taxes:188.70
20130206-0012426

FHA Case No. 483-400877

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

This Indenture, made and entered into this 31st day of January, 2013, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Michael Ray, Married his 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 ALL OF LOT NO. 14 ON THE PLAN OF HIDDEN HILL, AS SHOWN BY PLAT APPEARING OF RECORD IN PLAT BOOK 4860, PAGE 43, OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DETAILS OF SAID LOT.

Property Address: 708 Hidden Hill Dr.
Hermitage, TN 37076

Owner's Name: Michael Ray

Owner's Address: 2996 Americus Dr

Thompsons Station, TN 37179

Mail Tax Bill to: Owner at Owner's Address

Parcel No.: 07605001500
THIS DEED IS NOT TO BE IN EFFECT UNTIL: January 31, 2013

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 August 10, 2012, and recorded at Instrument No. 20121105-0101559 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 PEMCO Limited, 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: PEMCO Limited

By: _____
Authorized Signatory

State of Georgia
County of Fulton

On the 24 day of Jan 2013, before me the undersigned Notary Public of the State and County aforesaid, appeared _____ 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 PEMCO Limited, 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: 2/7/2015

_____
Notary Public

NICHOLAUS A. RICE
FULTON COUNTY, GEORGIA
NOTARY PUBLIC
MY COMMISSION EXPIRES
FEBRUARY 7TH, 2015

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 $51,000.00, 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 31st day of January, 2013.

My Commission Expires: _____

_____
(Seal)
Notary Public

A. R. TURNER
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JUNE 21, 2016

Certificate of Authenticity

I, A Turner, 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.

Signature

State of Tennessee

County of Davidson

Personally appeared before me, Cari Allen, a notary public for this county and state, A Turner who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

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

My Commission Expires: 11-4-13.