BILL GARRETT, Davidson County
Trans:T20130090314 DEEDWARR
Recvd: 10/21/13 11:06 2 pgs
Fees:13.00 Taxes:305.25
20131021-0109556

CASH DEED FOR TENNESSEE

FHA Case No: 483-399989

Prepared by & Return to: HOMESTEAD TITLE & ESCROW, LLC
405 Two Mile Pike, Suite F
Goodlettsville, TN 37072
File No: 2013090310

This Indenture, made and entered into this 15th day of October, 2013, by and between Shaun Donovan, The Secretary of Housing and Urban Development of Washington, D.C., or his successors, party of the first part, and Karen L. Hayes, single, her heirs and assigns, party 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 of the second part, the following described real estate situate, lying and being in the County of Davidson, State of Tennessee, to wit:

See attached Exhibit A – Legal Description

Property Address: 1017 Windsor Brook Place, Antioch, TN 37013

Owner's Name: Karen L. Hayes

Owner's Address: 1017 Windsor Brook Place, Antioch, TN 37013

Mail Tax Bill to: Pinnacle Bank
150 Third Avenue South
Nashville, TN 37201

Parcel No.: 151100A-126.00CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL:

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 Substitute Trustee's Deed dated May 31, 2013, and recorded at Instrument No. 201307290078507 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 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 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. 4837-D-57 (July 25, 2005).

The Secretary of Housing and Urban Development of Washington, D.C., and/or his/her successors and/or assigns
By: **Ofori & Associates, PC**

By: _____

Its: Authorized Signatory

State of Georgia
County of Fulton

On the 15 day of October, 2013, 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 an 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 company by himself/herself as an authorized signatory and for said company on behalf of the **Secretary of Housing and Urban Development**.

My Commission Expires: 3/14/17

TERRI V JAMES MY COMMISSION EXPIRES MAR 14 2017 DEKALB CO., GEORGIA NOTARY PUBLIC

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 **$82,500.00**, 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 16th day of October, 2013.

My Commission Expires: 11/3/15

Notary Public (Seal)

KAREN B. HEAVENER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY