BILL GARRETT, Davidson County
Trans:T20140000889 DEEDWARR
Recvd: 01/06/14 11:27 2 pgs
Fees:13.00 Taxes:207.24
20140106-0001137

CASH DEED FOR TENNESSEE

FHA Case No. 483-386682

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

This Indenture, made and entered into this 3rd day of January, 2014, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Steven Ralph Etgen, Unmarried, 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 Lot 174 on the unrecorded map or plan of Nawakwa Hills Powwow Addition, Section No.6, described as follows:

Beginning at a point in the Easterly margin of Ocoee Trail, said point being 1058.82 feet Southeast from an iron pin marking the intersection of the Southerly right of way of Nawakwa Trail and the Easterly right of way of Ocoee Trail; thence North 67 deg. 01' 36" East 149.66 feet to a point; thence South 22 deg. 58' 24" West 50.40 feet to a point; thence South 67 deg. 01' 36" West 149.66 feet to a point; thence with the Easterly margin of Ocoee Trail, North 22 deg. 58' 24" East 50.40 feet to the point of beginning.

Property Address:	1443 Ocoee Trl. Madison, TN 37115
Owner's Name:	Steven Ralph Etgen
Owner's Address:	P.O. Box 226 Hohenwald, TN 38462
Mail Tax Bill to:	Owner at Property Address
Parcel No.:	06302012000

THIS DEED IS NOT TO BE IN EFFECT UNTIL: January 3, 2014

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 November 2, 2012, and recorded at Instrument No. 20130408-0034250 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.

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 Georgia
County of Fulton

On the 31 day of December, 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 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: 3/14/17 _____
Notary Public

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

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 $56,010.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

C. Walsh
Affiant

Subscribed and sworn to before me this 3rd day of January, 2014. CW CA

My Commission Expires: 9-11-17

Cari Allen
(Seal)
Notary Public

CARI ALLEN STATE OF TENNESSEE NOTARY PUBLIC COMM. EXP. 09-11-2017 DAVIDSON COUNTY