THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF DAVIDSON
Bankers Title & Escrow Corp. 5107 Maryland Way, Ste. 115 Brentwood, TN 37027	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 120,000.00. Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 9th DAY OF MAY 2014. Notary Public MY COMMISSION EXPIRES: 2/4/2015 (AFFIX SEAL)

BOX 50-3

RETURN TO:

PREPARED BY:
BANKERS TITLE & ESCROW CORP
5107 MARYLAND WAY
STE. 115
BRENTWOOD, TN 37027

ROBIN S. EDWARDS
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Carol Dawn Deaner	F&M Bank	MAP & PARCEL
412 West Due West Avenue	10 Cadillac Drive, Ste. 100	05107002400
Madison, TN 37115	Brentwood, TN 37027	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS. THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, **Secretary of Housing and Urban Development**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Carol Dawn Deaner and Richard Lee Norris,** wife and husband

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 8 on the Map of the Beasley Property, Section One, not of record and described according to a survey thereof made by R.L. Montoya, dated July 11, 1977, as follows:

Beginning at a point in the north margin of Due West Avenue at the common front corner of Lots Nos. 7 and 8 on said Plan, said point being 557 feet, more or less, west of the intersection of Due west Avenue and Saunders Avenue: thence along said Due West Avenue South 83 deg. 30' 59" East 115.86 feet to an iron pin; said point being the common front corner of Lots 8 an 9; thence with the line between said lots 8 and 9 North 6 deg. 25' 00" East 349.86 feet to an iron pin said point being the common rear corner of Lots 7 and 8; thence with the line between said lots 7 and 8, 56 deg. 23" 41" West 349.86 feet to the point of beginning.Being the same property conveyed to Gary A. Clemmons, a single man by deed from Charles J. Northington, unmarried of record in Instrument No. 20100709-0053949 Register's Office for Davidson County, Tennessee, dated June 30, 20100 and recorded on July 09, 2010. (Value of consideration shown in aforementioned deed $185,400.00.) Being also known as 412 West Due West Avenue Madison, TN 37115.

Being the same property conveyed to Secretary of Housing and Urban Development, Washington, D.C., by deed from Shapiro & Kirsch, LLP, as Substitute Trustee of record in Instrument No. 20131028-0111727 Register's Office for Davidson County, Tennessee, dated August 26, 2013 and recorded on October 28, 2013.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

This is () UNIMPROVED

(X) IMPROVED property known as **412 West Due West Avenue, Madison, TN 37115.**

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

BILL GARRETT, Davidson County
Trans:T20140032606 DEEDWARR
Recvd: 05/12/14 10:12 2 pgs
Fees:13.00 Taxes:444.00

20140512-0040260

Witness my hand(s) this the 17 day of May, 2014.

Secretary of Housing and Urban Development

BY: Camillia Lowe

ITS: Delegate

STATE OF GA
COUNTY OF Fulton

Before me, a Notary Public in and for said State and County, personally appeared Camillia Lowe, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the DELEGATE of the maker, **Secretary of Housing and Urban Development**, and is authorized by the maker to execute this instrument on behalf of the maker.

Witness my hand and seal this the 17 day of May, 2014.

My Commission expires 2/7/2015

Notary Public

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