CASH DEED FOR TENNESSEE

FHA Case No. 483-340308

Prepared by & Return to: Foundation Title & Escrow Series, LLC
2472 N. Mt. Juliet Road
Mt. Juliet, TN 37122
File No. JR14-2435

This Indenture, made and entered into this 30th day of May, 2014, by and between **The Secretary of Housing and Urban Development of Washington, D.C., or its successors**, party of the first part, and **Melissa Ann Kent, unmarried** his/her/their/its successors 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 of **Davidson** State of Tennessee, to wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 45 IN WOODLAND POINT, PHASE IX, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME (BEING THE TOWNHOME AREA AT WOODLAND POINT), LOCATED ON DOE RIDGE COURT (REFERRED TO AS BUCK RUN DRIVE AND ANTLER RIDGE CIRCLE PER WARRANTY DEED), NASHVILLE, DAVIDSON COUNTY, TENNESSEE, AND DESCRIBED IN A DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR WOODLAND POINT TOWNHOMES, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS OF RECORD AS INSTRUMENT NO. 20001011-0101044, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE (THE "ORIGINAL DECLARATION"), AMENDED BY FIRST SUPPLEMENTARY DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR WOODLAND POINT TOWNHOMES OF RECORD AS INSTRUMENT NO. 20020725-0089575, SAID REGISTER'S OFFICE (THE "FIRST SUPPLEMENT", THE FIRST SUPPLEMENT AND THE ORIGINAL DECLARATION BEING COLLECTIVELY REFERRED TO AS THE "DECLARATION"), TO WHICH REFERENCE IS HEREBY MADE. THE EASEMENTS, RESTRICTIVE COVENANTS, CONDITIONS AND REGULATIONS IMPOSED UPON AND RELATING TO THE UNITS, PROPERTY, CO-OWNERS AND TENANTS OF WOODLAND POINT, PHASE IX, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME, CONTAINED IN THE SAID DECLARATION, THE PLAN FILED AS EXHIBIT "B" TO SAID FIRST SUPPLEMENT APPEARING AT PAGE 6 THEREOF, AND BYLAWS APPENDED THERETO AS EXHIBIT"B" APPEARING AT PAGE 32 OFTHE ORIGINALDECLARATION,SAID REG ISTER'SOFFICE ARE INCORPORATED (ERRONEOUSLY REFERRED TO AS "INCIRPORATED" IN LEGAL DESCRIPTION ON DEED OF TRUST) IN THIS DEED BY REFERENCE AND MADE A PART HEREOF THE SAME AS THOUGH COPIED HEREIN.

Being the same property conveyed to Secretary of Housing and Urban Development by Warranty Deed from Tennessee Housing Development Agency dated February 26, 2014, of record in Instrument No. 20140325-0024196, Register's Office for Davidson County, Tennessee. Said property previously conveyed to Cynthia C. Sturgis, unmarried by Warranty Deed from Ole South Properties, Inc. dated December 31, 2003, of record in Instrument No. 20040114-0005681, Register's Office for Davidson County, Tennessee. Also being the same property conveyed to Tennessee Housing Development Agency by Substitute Trustee's Deed from J. Phillip Jones, Substitute Trustee dated September 20, 2013, of record in Instrument No. 20130925-0100821, Register's Office for Davidson County, Tennessee.

Property Address: 313 Doe Ridge Court, Nashville, TN 37214

Owner's Name: Melissa Ann Kent

Owner's Address: 313 Doe Ridge Court
Nashville, TN 37214

Mail Tax Bill to: First Citizens National Bank
9045 Carothers Parkway
Franklin, TN 37067

Parcel No.: 122010A37900

BILL GARRETT, Davidson County
Trans:T20140038167 DEEDWARR
Recvd: 06/02/14 10:45 2 pgs
Fees:13.00 Taxes:333.37
20140602-0047086

THIS DEED IS NOT TO BE IN EFFECT UNTIL: May 30, 2014

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701 et. seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531 et. seq.) by Substitute Trustee's Deed dated

02/26/2014 and recorded at Instrument No. **20140325-0024196** 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 77 Fed. Reg. 37252, Page 37258 (June 20, 2012.)

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: _____

Its: Authorized Signatory

State of **Georgia**
County of **Fulton**

On the 28 day of May, 2014, 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 company by himself/herself as an authorized signatory and for said company on behalf of the **Secretary of Housing and Urban Development**.

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

_____ Notary Public

My Commission Expires: 3/14/17

State of **Tennessee**
County of Wilson

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 **$90,100.00** 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 30 **day of** May **2014.**

JULIA A. HIRT STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY

_____ (Seal)
Notary Public

My Commission Expires: _____