CASH DEED FOR TENNESSEE

FHA Case No. 483-441728

Prepared by & Return to: Amy Cross Nance, Attorney At Law
103 Forrest Crossing Blvd., Suite 205
Franklin, TN 37064
File # 08444

This Indenture, made and entered into this 26th day of September, 2014, 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 **Ryan Cox and Lindsay Lowry, husband and wife** their 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 of Davidson, State of Tennessee, to wit:

Being Lot No. 77 on the Plan of Section Nine, Bradford Hills of record in Book 7900 Page 414 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Secretary of Housing and Urban Development by Warranty Deed from Tennessee Housing Development Agency of record in Instrument No. 20140725-0066474, Register's Office of Davidson County, Tennessee and dated January 27, 2014.

Property Address: 313 Burgandy Hill Trail, Nashville, TN 37211

Owner's Name: Ryan Cox and Lindsay Lowry

Owner's Address: 313 Burgandy Hill Trail, Nashville, TN 37211

Mail Tax Bill to: F & M Bank, 50 Franklin St., Clarksville, TN 37040

Parcel No.: 172120A15100CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL: September 26, 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 Warranty Deed from Tennessee Housing Development Agency of record in Instrument No. 20140725-0066474, and dated January 27, 2014, Register's Office for 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. Grantor covenants with Grantee that the property is free from all encumbrances made by Grantor, except as may be set forth herein.

1) 2014 taxes, a lien which are not yet due and payable. 2) All matters appearing on plan of Section Nine of Bradford Hills of record in Book 7900 Page 414, Register's Office for Davidson County, Tennessee 3) Covenants, conditions, restrictions reservations, easements liens for assessments, options powers of attorney, and limitations on title set forth in restrictions recorded in Book 8069 Page 170 and amended in Book 8681 Page 252 and in any amended or allied instruments(s) referred to in said restrictions. 4) Charter of Bradford Hills Homeowner's Associaiton of record in Book 8091 Page 500

And the Said party of the first part does hereby covenant with the said party(ies) of the second

Davidson County DEEDWARR
Recvd: 09/26/14 13:48 3 pgs
Fees:18.00 Taxes:654.90
20140926-0088913

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 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: PEMCO Limited

By: _____

Its: Authorized Signatory

State of GA
County of FULTON

On the 22 day of September, 2014, before me the undersigned Notary Public of the State and County aforesaid, appeared JUSTIN RUTLAND 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 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: 6/26/15

Notary Public

SAISHA M SILMON
FULTON COUNTY, GEORGIA
NOTARY PUBLIC
MY COMMISSION EXPIRES
JUNE 26TH, 2015

State of **Tennessee**
County of Williamson

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 **$177,000.00,** 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 26th day of September, 2014.

My Commission Expires: 2/23/15

Notary Public

AMY CROSS NANCE
STATE OF TENNESSEE
NOTARY PUBLIC
WILLIAMSON COUNTY

I, Sheri Engel, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Sheri Engel
Signature

State of Tennessee
County of Williamson

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

Notary Signature

MY COMMISSON EXPIRES: 2/23/15

Amy Cross Nance
State of Tennessee Notary Public
Williamson County