CASH DEED FOR TENNESSEE

FHA Case No. 483-449858

BILL GARRETT, Davidson County
Trans:T20150023755 DEEDWARR
Recvd: 04/01/15 09:33 2 pgs
Fees:13.00 Taxes:567.95
20150401-0028029

Prepared by & Return to: Limestone Title and Escrow, LLC
5200 Maryland Way, Ste. 202
Brentwood, TN 37027

This Indenture, made and entered into this 26th day of March, 2015, by and between Julian Castro, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Jeffrey D. Higgins and Yvonne M. Higgins, husband and wife, 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: Land in Davidson County, Tennessee, being Unit No. 114 on the plan of Noel Cove Townhomes, as shown on the Master Deed of record in Instrument No. 20030924-0141428, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description thereof.

Property Address:	114 Noel Cove Circle Hermitage, Tennessee 37076
Owner's Name:	Jeffrey D. Higgins et ux
Owner's Address:	114 Noel Cove Circle Hermitage, Tennessee 37076
Mail Tax Bill to:	Same address as new owner
Parcel No.:	086-10-0-B-114.00 CO

THIS DEED IS NOT TO BE IN EFFECT UNTIL: March 26, 2015

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 1/26/2015, and recorded at Book 20150129, Page 0008469 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 afore described 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 HomeTelos, LP, 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. 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: HomeTelos, LP as Asset Manager
Contractor for C-OPC-23632

By: For HUD by:
William Johnson, Position Manager
Authorized Signatory

State of Tennessee
County of Davidson

On the 23 day of March, 2015, before me the undersigned Notary Public of the State and County aforesaid, appeared William Johnson 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 HomeTelos, LP, said company being an authorized signatory for the Secretary of Housing and Urban Development, the within named bargainers, 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: 7/8/2018

Notary Public

CHRISTIE PERRY
STATE OF TENNESSEE NOTARY PUBLIC
RUTHERFORD COUNTY

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 $153,501.00, 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 March, 2015.

My Commission Expires: 11/18/18

(Seal)

Notary Public

JAMIE R STEELMAN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF RUTHERFORD