SPECIAL WARRANTY DEED

BILL GARRETT, Davidson County
Trans:T20150027355 DEEDWARRSP
Recvd: 04/13/15 11:24 2 pgs
Fees:13.00 Taxes:240.50
20150413-0032245

GREG FAIRBETTER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY
My Commission Expires NOV. 6, 2017

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $65,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8 DAY OF Apr.1, 2015.

Notary Public

MY COMMISSION EXPIRES:

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Broker Title & Escrow, LLC, 58 Music Square West, Nashville, TN 37203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Norberto Cruz-Garrido	New Owner	051-12-0 067.00
(NAME)	(NAME)	
1205 Argle Avenue		
(ADDRESS)	(ADDRESS)	483-409207
Madison, TN 37115		
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF ONE DOLLAR, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, **THAT, WE, THE SECRETARY OF HOUSING & URBAN DEVELOPMENT, HEREINAFTER** CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **NORBERTO CRUZ-GARRIDO,** 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:

Being Lot 54, SECTION ONE, MORNINGSIDE HEIGHTS, as shown on plat of record in Plat Book 1130, Page 76, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed by Special Warranty Deed from Bank of America, N.A. to Secretary of Housing & Urban Development, Washington, D.C. as recorded on the 20th day of November, 2014 in Instrument No. 20141120-0106972; Special Warranty Deed from Bank of America, N.A. to Secretary of Housing & Urban Development, Washington, D.C. as recorded on the 21th day of January, 2015 in Instrument No. 20150121-0005883; also Deed from Shapiro & Kirsch, LLP, as Substitute Trustee to Bank of America, N.A. as recorded on the 23rd day of September, 2014 in Instrument No. 20140923-0087008 and also Deed from Rena S. Baggett, unmarried to Gwendolyn Reado, unmarried as recorded on the 4th day of April, 2002 in Instrument No. 20020404-0041278, in the Register's Office of Davidson County, Tennessee.

This is: ☑ Improved ☐ property, known as 1205 Argle Avenue (House Number) (Street) Madison, TN 37115 (P.O. Address) (City or Town) (Postal Zip)

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. Grantor conveys the Property, including any after-acquired title or Grantor, free of encumbrances created or suffered by Grantor, except those encumbrances set forth in this Special Warranty Deed, and Grantor does hereby warrant and forever defend the title to the Property to Grantee, and its successors and assigns against the lawful claims of all persons claiming by, through or under a conveyance by Grantor, but not further or otherwise.

This conveyance is made subject to (i) the lien of real estate taxes, taxes imposed by special assessment and water, sewer, vault, public space and other public charges which are not yet due and payable, (ii) all applicable laws (including zoning, building ordinances and land use regulations), (iii) all easements, restrictions, covenants, agreements, conditions, and other matters of record, and (iv) all matters that may be revealed by a current and accurate survey or inspection of the property.

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 Witness our hands this ___ day of April, 2015.

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 70 Fed. Reg. 4837-D-57 (July 25, 2005).
Signed, sealed and delivered in the

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: Jennifer Lee
Its: Authorized Signatory

Jennifer Lee
As HUD's Designated Agent

State of GA
County of Fulton

On the 7th day of April, 2015, before me the undersigned Notary Public of the State and County aforesaid, appeared Jennifer Lee 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 professional corporation by himself/herself as an authorized signatory and for said professional corporation on behalf of the **Secretary of Housing and Urban Development**.

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

Notary Public

My Commission Expires: 3/14/2017

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 **$65,000.00**, 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 8th day of April, 2015

Notary Public (Seal)

My Commission Expires: ___

GREG FAIRBROTHER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY
My Commission Expires NOV. 6, 2017