CASH DEED FOR TENNESSEE

FHA Case No. NBS483-305163

Prepared by & Return to: Fearnley, Martin & McDonald, PLLC
25 Century Blvd, Suite 402
Nashville, TN 37214

This Indenture, made and entered into this 29th day of April, 2015, by and between Julian Castro, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Maria Moreno Ayala , a Married Woman, her 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 Davidson, State of Tennessee, to wit:

Being:
Being Lot No. 170 on the Plan of Meadow Woods Subdivision, Section 2, as of record in Instrument Number 20000309-0024168, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more accurate description of said lot.

Property Address: 408 Terrapin Trl

Antioch, TN 37013

Owner's Name: Maria Moreno Ayala

Owner's Address: 121 Karen Ray Ct

Antioch, TN 37013

Mail Tax Bill to: Owner at Property Address

Parcel No.: 164160A02500CO

BILL GARRETT, Davidson County
Trans:T20150033821 DEEDWARR
Recvd: 05/04/15 11:16 2 pgs
Fees:13.00 Taxes:388.87
20150504-0040043

THIS DEED IS NOT TO BE IN EFFECT UNTIL: April 29, 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 December 17, 2014, and recorded at Instrument No. 20150127-0007494 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, her 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 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 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: PEMCO Limited

By: _____
Authorized Signatory

State of GA
County of Clayton

On the 24th day of April, 2015, before me, the undersigned Notary Public of the State and County aforesaid, appeared Jonathan Duro 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 corporation by himself/herself as an authorized signatory.

My Commission Expires: _____

Suki Williams
Notary Public

SUKI WILLIAMS
CLAYTON COUNTY GEORGIA
NOTARY PUBLIC
MY COMMISSION EXPIRES
JUNE 20TH, 2018

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 $105,100.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Maria Moreno Ayala
Affiant

Subscribed and sworn to before me this 24th day of April, 2015.

My Commission Expires: 9-10-18

Ashlee D. Page
(Seal)
Notary Public

ASHLEE D. PAGE
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY