This Instrument prepared by:
Bankers Title & Escrow Corp.
5107 Maryland Way - Suite 115
Nashville, TN 37027

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL
Daisy Owens	First Community Mortgage, Inc.	
3405 Old Anderson Road - Unit 206	275 Robert Rose Drive	136150A07200CO
Antioch, TN 37013	Murfreesboro, TN 37129	

BILL GARRETT, Davidson County
Trans:T20150055094 DEEDWARRSP
Recvd: 07/08/15 12:05 2 pgs
Fees:13.00 Taxes:381.10
20150708-0066195

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, **Secretary of Housing and Urban Development,** (the "Grantor"), has bargained and sold, and by these presents does transfer and convey unto the said **Daisy Owens, an unmarried woman** (the "Grantee"), Grantee's successors and assigns, a certain tract or parcel of land in DAVIDSON County, State of TENNESSEE, described as follows:

LAND in Davidson County, Tennessee, BEING Unit No. 72, on the Plan of Phase 2, Watercrest Townhomes, A Horizontal Property Regime, of record in Book 11190, Page 81; as established by Declaration of Covenants, Conditions and Restrictions for Watercrest Homeowners Association, Inc., of record at Book 10788, Page 553, as amended at Book 11158, Page 931, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Gary L. Groom, Unmarried, by Warranty Deed from Gary Guinan, Sr. and wife, Donna Guinan, of record in Instrument Number 20100428-0032066, Register's Office for Davidson County, Tennessee, dated April 15, 2010, and recorded on April 28, 2010. Refer to Appointment of Substitute Trustee dated August 18, 2014, and recorded on August 28, 2014, of record in Instrument Number 20140828-0078654, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Village Capital & Investment, LLC, by Substitute Trustee's Deed from Priority Trustee Services of TN, LLC, of record in Instrument No. 20141126-0109098, Register's Office for Davidson County, Tennessee, dated November 12, 2014, and recorded on November 26, 2014.

Being the same property conveyed to the Secretary of Housing and Urban Development by Special Warranty Deed from Village Capital & Investment, LLC, of record in Instrument Number 20150306-0019286, Register's Office for Davidson County, Tennessee, dated February 20, 2015, and recorded on March 6, 2015.

This is ( ) UNIMPROVED

(X) IMPROVED property known as 3405 Old Anderson Road - Unit 206, Antioch, TN 37013.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, and Grantee's successors and assigns forever.

And Grantor covenants with the said Grantee that it is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is free from all encumbrances made or suffered by Grantor except to the extent otherwise set forth herein.

And Grantor does further covenant and bind itself, and its successors and assigns, to warrant and forever defend the title to the Property to the said Grantee, Grantee's successors and assigns, against the lawful claims of all persons claiming by, through or under the Grantor, but not further or otherwise.

IN WITNESS WHEREOF, the Grantor has caused this Special Warranty Deed to be executed this 2 day of July, 2015

Secretary of Housing and Urban Development

By: _____

Its: Delegate

STATE OF GA
COUNTY OF Cobb

Personally appeared before me, the undersigned, a Notary Public of said county and state, Daisy Owens with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he as the Delegate of **Secretary of Housing and Urban Development**, the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 2 day of July, 2015

Notary Public

SHARON LEE
NOTARY PUBLIC
COBB COUNTY, GEORGIA
MY COMMISSION EXPIRES
JANUARY 21, 2019

My Commission Expires:

STATE OF TN
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $103,000.00.

Daisy Owens
Affiant

Subscribed and sworn to before me this 6 day of July, 2015

Notary Public

My Commission Expires: 10/18/16

SAMUEL F. ANDERSON
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY