BILL GARRETT, Davidson County
Trans:T20150103081 DEEDWARR
Recvd: 12/07/15 09:26 2 pgs
Fees:13.00 Taxes:362.60
20151207-0122840

CASH DEED FOR TENNESSEE

FHA Case No. 483-327531

Prepared by & Return to: Metropolitan Escrow, Inc.
217 Pineway Drive
Nashville, TN 37217

This Indenture, made and entered into this 4th day of December, 2015, by and between Shaun Donovan, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Rachel Kimbro, an unmarried woman, 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 Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being all of Lot No. 27, on the Plan of A Horizontal Property Regime (Private Element) Phase I, Smith Springs Townhomes, Revision 2, as shown by plat appearing of record in Plat Book 11700, Page 16, as revised in Book 11700, Page 42, and Instrument 20010629-0068936, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Property Address: 3401 Anderson Rd., Unit 27
Antioch, TN 37013

Owner's Name: Rachel Kimbro, an unmarried woman

Owner's Address: 3401 Anderson Road Unit 27
Antioch, TN 37013

Mail Tax Bill to: Peoples Home Equity, Inc.
5205 Maryland Way; Ste 100
Brentwood, TN 37027

Parcel No.: 136150B02700

THIS DEED IS NOT TO BE IN EFFECT UNTIL: December 4, 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 September 9, 2015, and recorded in Instrument 20150910-0092018, 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/she 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/she will warrant and forever defend against the lawful claims of all persons, claiming same, by, through or under him/her but no further or otherwise.

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. 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: Ofori & Associates, PC

By: Amee Drake
Authorized Signatory

State of Georgia
County of Fulton

On the 3rd day of December, 2015, before me the undersigned Notary Public of the State and County aforesaid, appeared Amee Drake, 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 an authorized signatory of Ofori & Associates, PC, said company being an authorized signatory for the Secretary of Housing and Urban Development, the within named bargainer, 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: 3/14/17 Notary Public

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

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 $98,000.00, 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 4th day of December, 2015.

My commission expires: 8/23/16 Notary Public

PATRICIA NICHOLLS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.