RECORD & RETURN TO:
Midtown Title, LLC
1704 Charlotte Ave., Ste 105
Nashville, TN 37203
File No.: M16-1320

CASH DEED FOR TENNESSEE

BILL GARRETT, Davidson County
Trans:T20160031484 DEEDWARR
Recvd: 04/18/16 13:54 2 pgs
Fees:13.00 Taxes:388.87
20160418-0037199

FHA Case No. 483-418522

Prepared by & Return to: Midtown Title, LLC
1704 Charlotte Ave., Ste 105
Nashville, TN 37203
612-921-8684

This Indenture, made and entered into this 14th day of April, 2016, by and between Julian Castro, The Secretary of Housing and Urban Development, of Washington, D.C., party of the first part, and Velecia Covington, an unmarried woman ,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 Lot No. 201 on the Plan of Madison Park, Section 8, as of record in Book 4300, Page 117, Register's Office for Davidson County, Tennessee.

Said Lot No. 201 fronts 72 feet on the Southerly margin of Roosevelt Avenue and runs back between lines 112 feet on the Easterly side line and 109.6 feet on the Westerly line to a line at the rear measuring 89.1 feet thereon.

Being the same property conveyed by Special Warranty Deed from Carrington Mortgage Services, LLC to The Secretary of Housing and Urban Development, as recorded on the 28th day of January, 2016 in Instrument No. 20160128-0008120, in the Register's Office of Davidson County, Tennessee.

Property Address: 660 Roosevelt Ave., Madison, TN 37115

Owner's Name: Velecia Covington

Owner's Address: 660 Roosevelt Ave., Madison, TN 37115

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

Parcel No.: 43-6-326.00

THIS DEED IS NOT TO BE IN EFFECT UNTIL: 04/14/2016

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 1/22/2016, and recorded at Book (see above), Page _____ 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
HomeTelos, LP as Asset Manager
Contractor for Q-CPC-23632

By: _____
Authorized Signatory
Christie Perry, Assistant Closing Manager

State of Tennessee
County of Davidson

On the 12th day of April, 2016, before me the undersigned Notary Public of the State and County aforesaid, appeared Christie Perry 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: 3-10-2019

Stacy R. Flynn
Notary Public

STACY R. FLYNN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES 3-10-2019

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.

Affiant

Subscribed and sworn to before me this _____ day of April, 2016.

My Commission Expires: 7/2/2018

ROBIN L FRIEDMAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 07-02-2018

(Seal)

Notary Public