BILL GARRETT, Davidson County
Trans:T20160111158 DEEDWARR
Recvd: 12/19/16 10:04 2 pgs
Fees:13.00 Taxes:795.50
20161219-0132710

CASH DEED FOR TENNESSEE

FHA Case Number: 483-451869

Prepared by & Return to: Advantage Title and Escrow

File #11005

3325 Aspen Grove Drive Suite 104

Franklin TN 37067

This indenture, made and entered into this 14th day of December, 2016, by and between Julian Castro, The Secretary of Housing and Urban Development of Washington, D.C., party of the first part and Michael Pratt and Nekasha Pratt, husband and wife, 409 raintree Pl Hermitage TN 37076 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 and sell, convey, and confirm unto the said party (ies) of the second part, the following described real estate situated, lying and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, Being Lot 38, Quail Ridge, Phase One, Section Seven, First Revision, as shown on plat of record in Instrument No. 20060627-0076568, in the Register's office, Davidson County, Tennessee, to which plat reference is hereby made foe a more particular description of said property.

Property address: **4940 Indian Summer Drive Nashville TN 37207**

Owners Name: Michael Pratt and Nekasha Pratt

Owner's Address: 409 Raintree Pl Hermitage TN 37076

Mail Tax Bill to: People's Home Equity 170 N. Seven Oaks Knoxville TN 37922

Parcel No: 032090b00900co

THIS DEED IS NOT TO BE IN EFFECT UNTIL: December 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 10/8/2015 and, recorded in Instrument No. 20160401-0031276 in the Registers office of Davidson County, Tennessee.

To Have and Hold and 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 assign in fee simple forever.

Said Conveyance is made subject to covenants, easements, restrictions, reservations, conditions, and rights appearing of record again the above described property: also Subject to any state 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 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 the principal and/ or officer Q Integrated, Co. 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:

Tami Freitas

Tami Freitas

The Secretary of Housing and Urban Development of Washington, D.C. and/or his/her duly authorized and/or assigns by Contract for DU2015SA-16-D-01

Q Integrated Co. Asset Manager

By: _____

Authorized Signatory

Ron Hutchison, Project Manager

State of Tennessee
County of Davidson

On the 13th day of Dec, 2016 before me the undersigned Notary Public of the State and County, appeared RON HUTCHISON 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 authorized signatory of Q Integrated Co., said company being an authorized signatory for the Secretary of Housing and Urban Development, the within 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: 1/9/18

_____
Notary Public

DEBBIE WOODALL
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

State of Tennessee
County of Williamson

I, or we, hereby swear or affirm that to the best of the affiants, knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $215,000.00, 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 14th day of December 2016.

My Commission Expires: _____

_____
Notary Public

LATRECE MCADOO
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 05-08-2018