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This Instrument Prepared by and Return to:

Catherine A. Rairigh, ISLAND TITLE SERVICES, INC. CORPORATE OFFICE, 2828 E. BEARSS AVENUE, TAMPA, FL 33613

FHA Case# #093-575981

(Folio) Numbers:1477131

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS DEED IS NOT EFFECTIVE UNTIL 11-01-12

THIS INDENTURE, made and executed the 31st day of October, 2012 by Secretary of Housing and Urban Development herein called the grantor whose post office address is 40 Marietta Street, Five Points Plaza, Atlanta, GA 30303 by grantor's true and lawful delegate, to **LAWRENCE P. HUARD, SOLE PROPRIETOR**, whose post office address is: **9260 WINDWOOD LOOP, INVERNESS, FL 34450**, hereinafter called the Grantee:
(Wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in CITRUS County, State of FL, viz:

LOT 13, BLOCK 62, BEVERLY HILLS UNIT 5, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 9, PAGES 2 THROUGH 5, OF THE PUBLIC RECORDS OF CITRUS COUNTY, FLORIDA.

BEING, the same property acquired by the grantor 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 (79 Stat 667).

TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents, issues and profits thereof. And also all the estate, right, title, interest property, possession, claim and demand whatsoever, as well in law as equity, of the Grantor, of, in and to the same, and every part and parcel thereof, with appurtenances.

TO HAVE AND TO HOLD, the above granted and described premises with the appurtenances, unto the Grantee(s) and the heirs and assigns of said Grantee(s), to their only proper use and benefit in fee simple forever.

SUBJECT TO ALL to all covenants, restrictions, reservations, easements, conditions and rights appearing of record and to real property taxes for the current and subsequent years and to any state of facts and accurate survey would show.

AND, the grantor does hereby specially warrant the title to said land against the lawful claims of all persons claiming by through or under Grantor.

IN WITNESS WHEREOF, the said grantor has set his/her hand and seal by grantor as a true and lawful delegate for and on behalf of the said Secretary of Housing and Urban Development, under vested authority and by virtue of the Federal Laws recited in Federal Register Notice FR-4837-D-57, dated July 25, 2005 <http://www.hud.gov/offices/hsg/sfh/reo/mn/mmdoa.cfm>

Signed, sealed and delivered in the presence of:

[Signature]
Witness #1 Signature
Floy Armstrong
Witness #1 Printed Name
[Signature]
Witness #2 Signature
Joe Neiber
Witness #2 Printed Name

Secretary of Housing and Urban Development
By: Hometelos, LP
Its true and lawful delegate being the prime contractor for contract # C-OPC-23637 for the U.S. Department of Housing and Urban Development
Hometelos, LP as Asset Manager
Contractor for C-OPC-23637

For HUD by: [Signature]
Bonnie Losurdo, Project Manager
HOMETELOS

STATE OF TENNESSEE COUNTY OF DAVIDSON ss:
Before me, personally appeared **BONNIE LOSURDO**, who is personally well known to me to be the duly appointed Delegate for the U.S. Department of HUD, and the person who executed the foregoing instrument, by virtue of the authority vested in her/him by the above cited authority, and acknowledged before me that she/he executed the same as for and on behalf of Shaun Donovan, Secretary, Department of Housing and Urban Development, for the purposes therein expressed.

Witness my hand and Official Seal in the State and County last aforesaid the 31 day of October, 2012.

[Signature]
Notary Signature
Floy Armstrong
Printed Notary Signature

My Commission Expires:

