file 43

DEED-IN-LIEU OF FORECLOSURE

BOOK 7632 PAGE 436

FROM: Melanie Ann Formosa, unmarried

TO: SECRETARY OF HOUSING & URBAN DEVELOPMENT OF WASHINGTON, D.C., HIS SUCCESSORS AND ASSIGNS

Address New Owner:	Send Tax Bills To:	Map-Parcel
Secretary of Housing & Urban Development Washington, D.C. 20410	Dept. of Housing & Urban Development Suite 1600 One Commerce Place Nashville, TN 37239	Map 150-10 Parcel 117 Field Book No. 2D75260

THIS INSTRUMENT PREPARED BY:
Michael J. Philbin
ADAMS, TAYLOR, PHILBIN, PIGUE & MARCHETTI
One Union Street, First & Union
Nashville, Tennessee 37201

9506 08/22 0101 03CHECK 6.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $58,204.13.

Michael J. Philbin
Affiant

Sworn to and subscribed before me this 22nd day of August, 1988.

Janice M. Cherry
NOTARY PUBLIC

My Commission Expires: 5-20-92

THIS INDENTURE, made this 22 day of June, 1988, between Melanie Ann Formosa, unmarried, hereinafter called Grantors, and the SECRETARY OF HOUSING & URBAN DEVELOPMENT of Washington, D.C., his successors and assigns, hereinafter called Grantee.

WITNESSETH: That for and in consideration of the sum of One Dollar ($1.00) cash in hand paid, the receipt of which is hereby acknowledged, the full cancellation and satisfaction of the mortgage indebtedness described below, and other valuable consideration, the Grantors have bargained and sold, and by these presents do transfer and convey unto the said Grantee, his successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

Being Lot No. 30-B on the Zone Lot Division of Lots 21-30, on the Plan of Cherry Hills, Section 12, of record in Book 6250, Page 466, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to John J. Cook, by deed from John Cook and wife, Virginia S. Cook and A. J. Johnson and wife, Gail Johnson, of record in Book 6742, Page 106, and subsequently conveyed to Mary A. Feary, a married person, by deed of record in Book 6754, Page 529, and subsequently conveyed to Melanie Ann Formosa, unmarried, by deed of

record in Book 6771, Page 192, Register's Office for Davidson County, Tennessee.

This is improved property also known as 3254 LuAnn Drive, Antioch, Tennessee 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, his successors and assigns, forever, we covenant with the same Grantee that we are lawfully seized and possessed of the said land in fee simple, have a good right to convey it and the same is unencumbered except as otherwise herein set out.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, his successors and assigns, against the lawful claims of all persons whomsoever.

This deed is an absolute conveyance of title in effect as well as in form, and is not intended as a mortgage, trust, conveyance or security of any kind. The consideration therefore, in addition to that hereinabove set out is the full release of all debts, obligations and charges heretofore existing on account of and by the terms of that certain deed of trust on the property herein conveyed. Said deed of trust is dated the 17th day of December, 1985, executed by John J. Cook and wife, Virginia S. Cook, and recorded in Book 6742, Page 109, Register's Office for Davidson County, Tennessee, and this conveyance is for the purpose of completely satisfying said obligation and terminating said deed of trust and note secured thereby, and any effect thereof in all respects.

The Grantors further warrant that, as of the date of the execution of this instrument, they do not own any other property subject to a deed of trust issued by the Federal Housing Administration or held by the Secretary of Housing & Urban Development.

Wherever used, the singular number shall include the plural, the plural the singular and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the parties have hereunto signed their names on the date first written above.

Melanie Ann Formosa

MELANIE ANN FORMOSA, unmarried

AUG 22 11 09 AM '88

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Melanie Ann Formosa, unmarried, the bargainor(s), with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at NASHVILLE Tennessee, this 22ND day of JUNE, 1988.

GRADY BLAIR NOTARY PUBLIC DAVIDSON COUNTY, TN.

Grady M. Blair

NOTARY PUBLIC

My Commission Expires: My Commission Expires September 24, 1990