THIS INSTRUMENT PREPARED BY: MICHAEL W. EDWARDS, Attorney at Law
P. O. Box 1045, Hendersonville, TN 37077
(FROM INFORMATION PROVIDED BY THE PARTIES)

RETURN TO: GREATER NASHVILLE TITLE & CLOSING COMPANY
223 Madison Street, S. 106
Madison, TN 37115

DEED IN LIEU OF FORECLOSURE

BOOK 8395 PAGE 336

NEW OWNER(S):	SEND TAX BILLS TO:	MAP & PARCEL NOS:
FIRST CUMBERLAND BANK 601 Gallatin Road, North Madison, TN 37115	SAME	Map 149-05 Parcel 103

THIS DEED IN LIEU OF FORECLOSURE made and entered into on the day and date last acknowledged below, by and between CURTIS R. DETHARIDGE and wife, PRASETYAWATI DETHARIDGE, hereinafter referred to as "GRANTORS," and FIRST CUMBERLAND BANK, hereinafter referred to as "GRANTEE";

W I T N E S S E T H :

WHEREAS, by deed of record in Book 7720, page 330, Register's Office for Davidson County, Tennessee, JOHN G. NORTON and wife, ELIZABETH S. NORTON, conveyed to the GRANTORS certain real property in Davidson County, Tennessee, as hereinbelow described; and

WHEREAS, by Deed of Trust of record in Book 7720, page 333, Register's Office for Davidson County, Tennessee, the GRANTORS conveyed the property hereinbelow described to RONALD B. BUCHANAN, Trustee, to secure to the GRANTEE one note dated December 5, 1988, in the original principal amount of Forty Thousand and 00/100 Dollars ($40,000.00), payable on or before April 15, 1991; and

WHEREAS, the GRANTORS failed to pay the payments as set forth and provided in the said Note and Deed of Trust, and FIRST CUMBERLAND BANK declared the said Note and Deed of Trust to be in default; and

WHEREAS, pursuant to certain agreements made and entered into between CURTIS R. DETHARIDGE and wife, PRASETYAWATI DETHARIDGE, and FIRST CUMBERLAND BANK, the GRANTEE was required to repurchase the said mortgage; and

WHEREAS, the GRANTEE is now owner and holder of said mortgage; and

WHEREAS, the parties have agreed that the property hereinbelow described should be transferred and conveyed by the GRANTORS to the GRANTEE in lieu of foreclosure;

NOW, THEREFORE, for and in consideration of the premises shown, and other good and valuable considerations, the receipt of all of which are hereby acknowledged, the GRANTORS have bargained and sold, and by these presents do transfer and convey unto the GRANTEE, its successors or assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

> BEING Lot No. 123 on the Plan of Terragon Trails, of record in Book 4860, page 61, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more detailed description of said lot.
>
> BEING the same property conveyed to Curtis R. Detharidge and wife, Prasetyawati Detharidge, by deed from John G. Norton and wife, Elizabeth S. Norton, of record in Book 7720, page 330, Register's Office for Davidson County, Tennessee.

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, its successors or assigns forever.

And we, the GRANTORS, do covenant with the said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and warrant that the same is unencumbered except for:

1. Metropolitan taxes for 1990, F.B. #DU68489, in the amount of $440.93 (if paid 4/91) are due and payable.

AND we, the GRANTORS, do further covenant and bind ourselves, heirs and representatives to warrant and forever defend the title to the said land unto the GRANTEE, its successors or assigns against the lawful claims of all persons whomsoever.

WITNESS our hands on the day and date acknowledged below.

"GRANTORS":

Curtis R Detharidge
CURTIS R. DETHARIDGE

Prasetyawati Detharidge
PRASETYAWATI DETHARIDGE

"GRANTEE":

FIRST CUMBERLAND BANK:

BY: Alvin T. Futrell Jr.
Title: COLLECTION MANAGER

2 9 8 7 7

IDENTIFICATION REFERENCE

JUL 11 9 13 AM '91

FELIX Z WILSON JR REGISTER
DAVIDSON COUNTY, TN

98.80

STATE OF TENNESSEE)
COUNTY OF)

The actual consideration or value, whichever is greater, for this transfer is $ 24,000.00 .

/Albert T. Fuhrell Jr.
AFFIANT

Subscribed and sworn to before me, this 9th day of May, 1991.

Lynnette Spinks
NOTARY PUBLIC
My Commission Expires Nov. 27, 1993
My Commission Expires: _____

STATE OF TENNESSEE)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared CURTIS R. DETHARIDGE and wife, PRASETYAWATI DETHARIDGE, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal at office in Nashville, Tennessee, this 29th day of April, 1991.

Amy M. Wyatt
NOTARY PUBLIC
My Commission Expires: _____

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Alvin Fuhrell, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon h is oath, acknowledged h imself to be the Collection Manager of FIRST CUMBERLAND BANK, the within named bargainor, a Tennessee banking corporation, and that he as such Collection Manager being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by h imself as such Collection Manager

Witness my hand and seal at office in Madison, Tennessee, this 9th day of May, 1991.

Lynnette Spinks
NOTARY PUBLIC
My Commission Expires Nov. 27, 1993
My Commission Expires: _____

[redacted]

OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8395 PAGE 339

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL
			CAMT	24000.00
			DJN TX	88.80
			PRFEE	1.00
			WDEED	9.00
			TOTAL	98.80
			CHECK	98.80

07/11/91 01 09:14 0001 0595

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

29 877

1.8.7.7.

FILE REFERENCE
Sue 1174

91 JUL 11 AM 9:13

WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 439625