FILE BOX 11

BOOK 8422 PAGE 158

This instrument prepared by:
Richard Manson, Attorney
1314 5th Avenue North
Germantown Center, Suite 300
Nashville, Tennessee 37208

FHA 483-0772564-270
New owner: Send Tax Bills:
Secretary of Housing & Urban Development
Cumberland Bend Office Centre
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made this 7 day of Aug, 1991, between Tom David, unmarried hereinafter called GRANTORS, and the Secretary of Housing and Urban Development, his successors and assigns, hereinafter called GRANTEE.

W I T N E S S E T H:

THAT James R. Brown and wife, Anna L. Brown, executed a Deed of Trust on the 28th day of May, 1980, which was recorded in Book 5609, page 549, Register's Office for Davidson County, Tennessee, a note fully described in said Deed of Trust; and

THAT Western Pacific Financial Corporation, assigned by unrecorded assignment the said Deed of Trust to Victor Federal Savings and Loan Association.

THAT Victor Federal Savings and Loan Association, assigned the said Deed of Trust to the Secretary of Housing and Urban Development of Washington, D.C. by unrecorded assignment.

THAT FOR AND IN CONSIDERATION of the sum of One Dollar ($1.00) cash in hand paid, the receipt of which is hereby acknowledged, and other valuable consideration, the GRANTOR has 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:

Land in Davidson County, Tennessee, being Lot No. 77 on the plan of Pebble Creek, Section I, as of record in Book 5210, Page 72, Register's Office for Davidson County, Tennessee.

Said Lot No. 77 fronts 85 feet on the southeasterly margin of Pebble Creek Drive and extends back 210.00 feet on the southeasterly line and 204.97 feet on the northwesterly line to a dead line in the rear measuring 72.69 feet thereon.

Being the same property conveyed to Brian D. Humphrey and wife, Pamela K. Hawkins Humphrey by deed from James R. Brown and wife, Anne Lore Brown of record in Book 5700, Page 587, said Register's Office.

Being the same property conveyed to Tom David and wife, Jean David by deed from Brian D. Humphrey and wife, Pamela K. Hawkins Humphrey of record in Book 6041, Page 650, said Register's Office and to Tom David by quitclaim deed from Jean David of record in Book 6594, Page 658, said Register's Office.

TOTAL MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE RECORDING TAX PURPOSES IS $-0-; EXEMPT TRANSACTION, GOVERNMENT AGENCY IS HOLDER OF INDEBTEDNESS.

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 said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and that 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 forth 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 May 28, 1980, executed by James R. Brown and wife, Anna L. Brown, and recorded in Book 5609, Page 549, in the 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 notes secured thereby, and any effect thereof in all respects.

THE GRANTOR further warrant that, as of the date of execution of this instrument, he does not own any other property subject to a mortgage incurred by the Federal Housing Administration or held by the Secretary of Housing and Urban Development; and further that they have not filed a petition in bankruptcy within three (3) months prior to the execution of this deed.

Tom David

Tom David

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Tom David, 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 LANCASTER, CALIF this 7 day of AUGUST, 1991.

NOTARY PUBLIC

My Commission Expires: FEB. 3, 1995

OFFICIAL NOTARY SEAL
BARRY BROWN
Notary Public — California
LOS ANGELES COUNTY
My Comm. Expires FEB 03,1995

PROPERTY ADDRESS:
4924 Pebble Creek Drive
Antioch, Tennessee 37013

RETURN TO:
Richard Manson,
Attorney at Law
1314 5th Avenue North
Germantown Center, Suite 300
Nashville, Tennessee 37208-2726

Huddlieu.

91 DEC 16 12 31 PM

IDENTIFICATION REFERENCE

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