S&K No. : 91-0918
Loan No. : 0009742235
PMI/VA/FHA No.: 483-1091108-703

BOOK 8449 PAGE 724

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that Steve G. Fridrich, unmarried, and Gerald D. Fridrich, a married person, the Grantor(s), for and in consideration of One Dollar ($1.00) and other good and valuable consideration in hand paid, receipt of which is hereby acknowledged, and in consideration of the full cancellation and satisfaction for the mortgage indebtedness in favor of Security Savings & Loan Association do give, grant, sell and convey to Secretary of Housing & Urban Development, his successors and assigns all the following described real property located in Davidson County, Tennessee, to wit:

> Described land in Davidson County, Tennessee, being Lot No. 23A Zone Lot Division - Lot 28 Chesapeake Homes, Section One, Lots 23-27, Section Two, as of record in Book 6250, page 815, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

"This legal description is identical with that Deed recorded in Book 6797, Page 622."

BEING THE SAME PROPERTY CONVEYED UNTO THE GRANTOR BY INSTRUMENT OF RECORD RECORDED IN Book 7271, Page 412, IN SAID REGISTER'S OFFICE.

Barbara W. Fridrich joins in the execution of this deed for the purpose of conveying any right, title, or interest she may have in property by reason of her marriage to Gerald D. Fridrich, and not for the purpose of warranty.

TO HAVE AN TO HOLD the above granted and bargained premises with the appurtenances thereunto belonging, unto the Said GRANTEE, his successors and assigns forever. The said GRANTORs do covenant for themselves, their heirs, executors and assigns, that at the signing of these presents, they are well seized of the above described premises as a good and indefeasible estate in fee simple, and has good right to bargain and sell the same clear from all encumbrances whatsoever, and that they and their heirs, executors and assigns will warrant and defend said premises, with the appurtenances thereunto belonging, unto said GRANTEE, his successors and assigns, against all lawful claims and demands whatsoever.

WITNESS the HAND and SEAL of the GRANTOR on this 22 day of August, 19 91.

X _____
Steve G. Fridrich

X _____
Gerald D. Fridrich

X _____
Barbara W. Fridrich

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SEP 25 1 13 PM '91

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STATE OF TENNESSEE
COUNTY OF Davidson

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Steve G. Fridrich, Gerald D. Fridrich and Barbara W. Fridrich with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained.

Witness my hand and Notarial Seal at office this 22 day of August, 1991.

Glenda G Bingham
Notary Public

My Commission Expires: 1-23-94

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $52,112.14 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

X
Affiant

Subscribed and sworn to before me this 22 day of August, 1991.

Glenda G Bingham
Notary Public

My Commission Expires: 1-23-94

PROPERTY OWNER AND AGENCY RESPONSILE FOR PAYMENT OF TAXES:
Federal Housing Administration
Cumberland Bend Office Center
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803

Prepared by and Return to:

SHAPIRO & KIRSCH
5101 Wheelis Drive, Suite 214
Memphis, Tennessee 38117
(901) 767-5566

91-0918

I.D.# 50-1063