S&K No. : 90-1451
Loan No. : 7449017
PMI/VA/FHA No.: 483-1301350-703

BOOK 8457 PAGE 434

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that Vernon F. Royal, Jr. and Wanda M. Royal, 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 Government National Mortgage Association do give, grant, sell and convey to Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns all the following described real property located in Davidson County, Tennessee, to wit:

> Described land situated in Nashville, Davidson County, Tennessee, being Lot 29B, Zone Lot Division of Lots 28, 29, and 19 on the Plan of Lakeview Hills, Section 2 as of record in Book 5200, Page 710, 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 7139, Page 80."

BEING THE SAME PROPERTY CONVEYED UNTO THE GRANTOR BY INSTRUMENT OF RECORD RECORDED IN Book 7139, Page 80, IN SAID REGISTER'S OFFICE.

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 GRANTOR does covenant for his/herself, him/her/ their heirs, executors and assigns, that at the signing of these presents, he/she is 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 he/she and his/her heirs, executors and assigns will warrant and defend said premises, with the appurtenances thereunto belonging, unto said GRANTEE, his/her successors and assigns, against all lawful claims and demands whatsoever.

WITNESS the HAND and SEAL of the GRANTOR on this 7th day of March, 1991.

Vernon F. Royal, Jr.

Wanda M. Royal

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Vernon F. Royal, Jr. and Wanda M. Royal 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 7th day of March, 1991.

Notary Public

My Commission Expires: July 18, 1992

NOTARY PUBLIC STATE OF TENNESSEE

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 $ 69,647.14 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant as agent

Subscribed and sworn to before me this 10th day of Sept, 19 91.

Notary Public

My Commission Expires: My Commission Expires 8-8-95

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

Prepared by and Return to:

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

90-1451

5.1988.

IDENTIFT REFERENCE

OCT 3 2 40 PM '91

MAIL ENV.

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