S&K No. : 91-0989
Loan No. : 7379349
PMI/VA/FHA No.: 483-1370379

9378 11/14 0101 03CHECK 6.00

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that Charlotte Ferguson Collins /fka/ Charlotte J. Ferguson, 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 & 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. 4 on the Plan of Heritage Place, Section One, of record in Plat Book 6900, Page 206, Register's Office for said County, to which reference is made for a more complete description.

"This legal description is identical with that Deed recorded in Book 7276, Page 867."

BEING THE SAME PROPERTY CONVEYED UNTO THE GRANTOR BY INSTRUMENT OF RECORD RECORDED IN Book 7276, Page 864, IN SAID REGISTER'S OFFICE.

Gerald D. Collins joins in the execution of this deed for the purpose of conveying any right, title, or interest he may have in the property by reason of his marriage to Charlotte Ferguson Collins, 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 GRANTOR does covenant for herself, her heirs, executors and assigns, that at the signing of these presents, 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 she and her 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 20th day of August, 1991.

X Charlotte Ferguson Collins
Charlotte Ferguson Collins

X Charlotte J. Ferguson
Charlotte J. Ferguson

X Gerald D. Collins
Gerald D. Collins

MAIL ENV.

IDENTIFICATION REFERENCE

Nov 14 1 44 PM '91

6.2039

BOOK 8485 PAGE 782

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Charlotte Ferguson Collins /fka/ Charlotte J. Ferguson and Gerald D. Collins 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 20th day of August, 1991.

Pamela L. Jennings
Notary Public

My Commission Expires: My Commission Expires March 26, 1994

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 $77,830.67 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

X Charlotte J. Ferguson
Charlotte Ferguson Collins
Affiant

Subscribed and sworn to before me this 20th day of August, 1991.

Pamela L. Jennings
Notary Public

My Commission Expires: My Commission Expires March 26, 1994

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

Prepared by and Return to:

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

91-0989