This instrument prepared by:
I. Dyke Tatum, Attorney
Suite 200, Arena Place
2001 Charlotte Avenue
Nashville, Tennessee 37203

New Owner - Send Tax Bills:
Secretary of Housing & Urban Development
251 Cumberland Bend Dr., Ste. 200
Nashville, Tennessee 37228-1803

MAP/PARCEL 59-12 28 DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made this 1st day of November, 1991, between Roland L. Jones and wife, Susan Short Jones, 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 FOR AND IN CONSIDERATION ofthe 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 SITUATED IN COUNTY OF DAVIDSON, AND STATE OF TENNESSEE, TO WIT:

BEING LOT NO. 55 ON THE PLAN OF HIGHLAND TRACE, SECTION TWO, OF RECORD IN PLAT BOOK 5200, PAGE 616 REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO RONALD L. JONES BY QUITCLAIM DEED FROM BILLY D. WALL AND WIFE, MARTHA B. WALL OF RECORD IN BOOK 6405, PAGE 251, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

TO HAVE AND TO HOLD the said tract or parcel of land, with all the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, his successors and assigns forever. I covenant with the said GRANTEE that I am 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.

I further covenant and bind myself, my heirs and representatives to warrant and forever defend the title to the said land to the said GRANTEE, his successors and assings, 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 dated JUNE 25, 1987, executed by ROLAND L. JONES AND WIFE, SUSAN SHORT JONES, and recorded in BOOK 7284, PAGE 395, 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, they own the property subject to the mortgage insured by the Federal Housing Administration and 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.

ROLAND L. JONES

SUSAN SHORT JONES

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named ROLAND L. JONES AND WIFE, SUSAN SHORT JONES the bargainors, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at NASHVILLE, TENNESSEE this 1st day of NOVEMBER, 1991.

Mary Lee McMahan
Notary Public

My Commission Expires: 7/23/94

STATE OF TENNESSEE

COUNTY OF DAVIDSON

The actual value or consideration, whichever is greater for this transfer is $62,543.24.

Affiant

Subscribed and sworn to before me, this the 1st day of NOVEMBER, 1991.

Sandra C. Vaughan
Notary Public

My Commission Expires: 5-22-93

PROPERTY ADDRESS:
108-110 HIGHLAND TRACE COVE
NASHVILLE, TENNESSEE 37207

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IDENTIFICATION

JAN 7 2 09 PM '92

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