DEED IN LIEU OF FORECLOSURE

This instrument prepared by:

Robert P. Ziegler, Attorney, 1800 Third National Bank Building, Nashville, Tennessee 37219.

Address New Owner:

Ford Consumer Finance Company, Inc.
P. O. Box 650404
Dallas, Texas 75265-0404

Send Tax Bills To:

SAME

7667 10/05 0101 03CHECK 274.22

Map - Parcel Number:
107-09
017

THIS INDENTURE made this 29th day of September, 1992, by and between William E. Newgent, a widower, hereinafter called Grantor, and Ford Consumer Finance Company, Inc., its successors and assigns, hereinafter called Grantee:

W I T N E S S E T H

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 good and valuable consideration, the Grantor has bargained and sold, and by these presents does transfer and convey unto the said Grantee, its 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. 2, on the Plan of Newgent Subdivision, of record in Book 6050, page 213, said Register's Office, to which Plan reference is hereby made for a more accurate description of said lot.
>
> Being part of the same property conveyed to William E. Newgent and wife, Mary L. Newgent by Deed from James W. Pinegar and wife, Linda M. Pinegar, May 25, 1976, of record in Book 5029, page 199, Register's Office for Davidson County, Tennessee, the said Mary L. Newgent having predeceased this transfer.

This property also known as 1006 Massman Drive, Nashville, Tennessee.

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, its 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 for mortgage of record in Book 8144, Page 32, to Tim A. Linville, Trustee, to secure to Associates Equity Services Company, Inc. an indebtedness as set forth in the Register's Office for Davidson County, Tennessee.

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, its successors and assigns, against the lawful claims of all persons, whomsoever.

It is agreed by and between the parties hereto that this deed is an absolute conveyance of any and all title in effect as well as in form and is not intended as a mortgage, trustee conveyance or security of any kind. It is further understood by and between the parties that the consideration for this transfer, in addition to that hereinabove set forth, is the full and absolute release of

all debts, obligations and charges heretofore existing on account of and in accordance with the terms of a certain deed of trust executed by William E. Newgent and wife, Mary L. Newgent, to Tim A. Linville, Trustee, and securing a certain debt and/or indebtedness to Associates Equity Services Company, Inc. and recorded in Book 8144, Page 32, Register's Office for Davidson County, Tennessee, the said grantee herein being the owner and holder of the note obligation referred to in the deed of trust and owner of that deed of trust. It is further understood that the express purpose of this conveyance is to completely satisfy said obligation and terminate the lien created by said deed of trust and the note(s) secured thereby and any effect thereof in all respects.

In addition to the terms agreed to in the legal documents pertaining to this transaction, by signature below, I also agree to the following terms for acceptance by both parties of this voluntary reconveyance:

1. The property will be vacated immediately and will be left in good condition when vacated. After the property is vacated reaccess will be prohibited. No fixtures or permanent attachments may be removed from the property.

2. The occupant agrees to cooperate with Ford Consumer Finance Company, Inc. to provide entrance to the property, including, but not limited to, entrance for appraisal, repair, listing and subsequent showing of the property. It is expected that this will be done in an agreeable manner. If entrance is required, I will be notified, by telephone, a day in advance. If written notification is required, I agree to vacate the property within 5 days of receipt of the written notification.

By signing below, I hereby agree to the above requirements.

WITNESS my hand this, the 29th day of September, 1992.

William E Newgent
WILLIAM E. NEWGENT

STATE OF ALABAMA)
COUNTY OF MADISON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, William E. Newgent, a widower, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who under oath acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal this 29th day of September, 1992.

NOTARY PUBLIC

My Commission Expires:

3/30/96

DONNA NOTARY PUBLIC ALABAMA STATE AT L

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

AFFIDAVIT

I, Robert P. Ziegler, Attorney, 1800 Third National Bank Building, Nashville, Tennessee 37219, preparer of the foregoing Deed in Lieu of Foreclosure do hereby state that the actual consideration or value, whichever is greater, for this transfer is $ 70,588.90 .

ROBERT P. ZIEGLER, ATTORNEY

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Robert P. Ziegler, Attorney, with whom I am personally acquainted, and who, under oath acknowledged that he executed the foregoing Affidavit for the purpose therein contained.

WITNESS my hand and official seal this 29th day of September, 1992.

Carolyn M. Bill
NOTARY PUBLIC

My Commission Expires:

1-22-95

52099

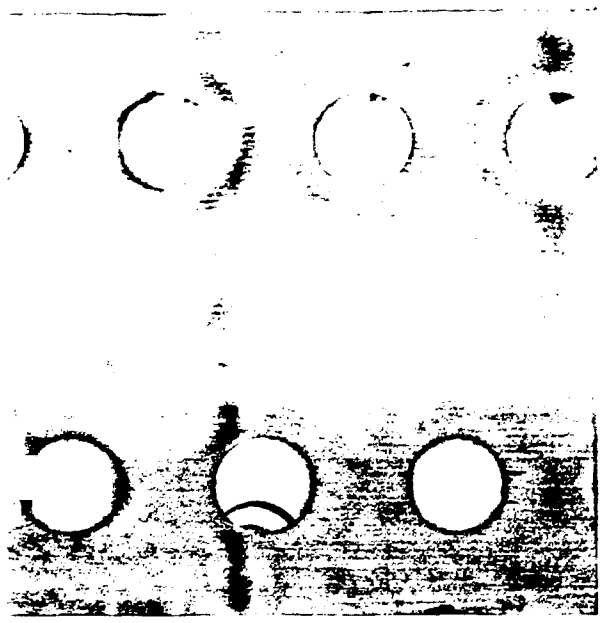
IDENTIFICATION REFERENCE

OCT 5 3 33 PM '92

DAVIDSON COUNTY, TN

PICK-UP





OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 8748 PAGE 892

CO CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT	70588.90
CON TX	261.22
PRFEE	1.00
WDEED	12.00
TOTAL	274.22
CHECK	274.22

10/05/92 01 15:33 0001 7667

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

52099

IDENTIFICATION REFERENCE

OCT 5 3 33 PM '92

DAVIDSON COUNTY, TN

No. 577203