DEED IN LIEU OF FORECLOSURE

This Instrument Prepared By:

Robert P. Ziegler, Attorney, 201 4th Avenue North, Suite 1800, Nashville, Tennessee 37219

Address New Owner:

Commercial Credit Plan, Inc.
P. O. Box 958
Hermitage, Tennessee 37076

Send Tax Bills To:

SAME

Map - Parcel Number: 70-13 106

THIS INDENTURE made this 25th day of March, 1994, by and between **Rita Y. Walters, unmarried**, hereinafter called Grantor, and **Commercial Credit Plan, Incorporated**, its successors and assigns, hereinafter called Grantee:

W I T N E 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 the 13th, formerly the 23rd Civil District of Davidson County, Tennessee, described as follows:

BEGINNING on the easterly margin of Cliff Drive at a point 1235 feet north of the center of Bridge Avenue or Hydes Ferry Pike, said point being at the northwest corner of property conveyed to Mattie May Smith by deed from A. J. Harris and wife, of record in Book 1044, Page 275, Register's Office for said County; thence with said Smith's northerly line eastwardly 275 feet, more or less, to low water mark of Cumberland River; thence with said low water mark northwardly 60 feet; thence westwardly 275 feet, more or less, to the easterly margin of Cliff Drive; thence with said Drive southwardly 60 feet to the beginning.

BEING the same property conveyed to Rita Y. Walters and Chauncey M. Bell, retaining a life estate for himself by Quitclaim Deed from Chauncey M. Bell of record in book 6784, Page 242, Register's Office for Davidson County, Tennessee, the said Rita Y. Walters and Rita Y. Walter being one and the same person.

ALSO BEING the same property conveyed to Chauncey M. Bell by deed from Jerry E. Stevens, Sr. and wife, Shirley Ann Stevens, of record in Book 5340, page 41, Register's Office for Davidson County, Tennessee.

SUBJECT to any and all existing easements, setback lines and restrictive covenants of record in said Register's Office.

This property also known as 2124 Cliff Drive, Nashville, Tennessee 37218.

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. 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 for a mortgage of Record in Book 8134, Page 901, to D. Ronald Ingram, Trustee, Register's Office for

Davidson County, Tennessee, which mortgage was assigned to Landmark Financial Services, Inc. by Assignment in Book 8134, Page 905, said Register's Office.

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 Rita Y. Walter, unmarried, to D. Ronald Ingram, Trustee, and securing a certain debt and/or indebtedness to Citizens Mortgage, Inc., and recorded in Book 8134, Page 901, Register's Office for Davidson County, Tennessee, and being assigned to Landmark Financial Services, Inc. by Assignment of Record in Book 8134, Page 905, said Register's Office, with Commercial Credit Plan, Inc. being the Successor by Purchase to Landmark Financial Services, Inc. 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.

WITNESS my hand this the 25th day of March, 1994.

Rita Y. Walters
RITA Y. WALTERS

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **Rita Y. Walter, unmarried,** sometimes being known as **Rita Y. Walters, unmarried,** the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who under oath acknowledged that they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal this 25th day of March, 1994.

Carolyn B. Farris
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE DAVIDSON CO. TENN.

My Commission Expires:

August 16, 1997

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

AFFIDAVIT

I, Robert Toevs, do hereby state that the actual consideration or value, whichever is greater, for this transfer is $ 39,560.96.

Robert Toevs

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____, 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 25th day of March, 1994.

_____
NOTARY PUBLIC

My Commission Expires:
August 16, 1997

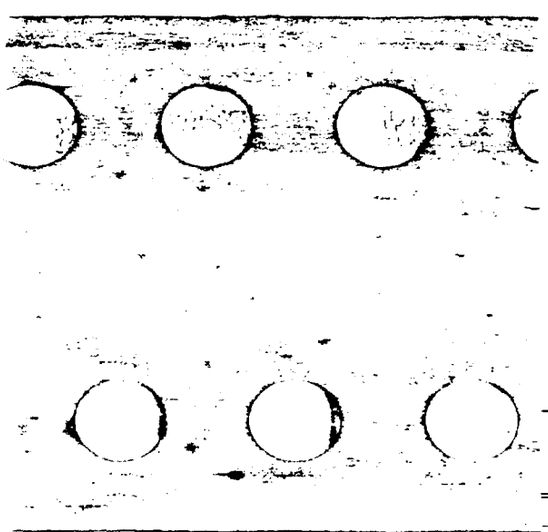
NOTARY PUBLIC AT LARGE

5602 04/19 0101 03CHECK 159.52

40508
IDENTIF. ↑ REFERENCE

94 APR 19 AM 9:18
FELIX E. ... REGISTER
DAVIDSON COUNTY, TN.

PICK-UP



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

RECEIVED OF _____

FOR _____

BOOK 9316 PAGE 170

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	39560.96
CON TX	146.52
PRFEE	1.00
WDEED	12.00
TOTAL	159.52
CHECK	159.52

04/19/94 01 09:20 0001 5602

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



40508
IDENTIF. ↑ REFERENCE

94 APR 19 AM 9:18
FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

No. 780781