BOX 10

THIS INSTRUMENT PREPARED BY:
Patricia Spicer Carden
Attorney at Law
5034 Thoroughbred Lane, Suite A
Brentwood, Tennessee 37027

BOOK 9324 PAGE 26

3553 04/26 0101 03CHECK 8.00

DEED IN LIEU OF FORECLOSURE

This instrument made this the 18th day of February, 1994 by and between Lynda Whitfield Anderson hereinafter called Grantors and the Secretary of Housing and Urban Development, his successors and assigns hereinafter called Grantee.

WITNESSETH:

That 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 valuable consideration, the Grantors have 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 in Davidson County, Tennessee, being Lot No. 195A, Royal Hills, Section 3, Zone Lot Division of Lot 195, as of record in Book 6200, page 528, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Lynda Whitfield, unmarried and Herschel D. Giles and wife, Lettie J. Giles by deed from Herschel D. Giles and wife, Lettie J. Giles of record in Book 7179, page 598 (3-13-89) as rerecorded of record in Book 7194, page 733, said Register's Office. Herschel D. Giles and wife, Lettie J. Giles having since conveyed their interest to Lynda Whitfield, unmarried of record in Book 7603, page 569 said Register's Office.

94 APR 26 PM 4:01
REGISTER
DAVIDSON COUNTY, TN.

43203
IDENTIFICATION REFERENCE

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, his 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 as otherwise herein set out.

We further covenant and bind ourselves, our heirs and representatives to warrant and forever defend the title to the said land to the said Grantee, his successors and assigns, 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 future liability, but not past liability, for the debt 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 March 13, 1989, executed by Lynda Whitfield, unmarried and, and recorded in Book 7179, page 601 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.

Herschel D. Giles and wife, Lettie J. Giles

The Grantors further warrant that, as of the date of execution of this instrument, they do not own any other property subject to a mortgage incurred by the Federal Housing Administration or held by the Secretary of Housing and Urban Development. Grantors shall be deemed to include the plural and the singular and the pronoun their shall be deemed to include his and hers.

Lynda Whitfield Anderson
Grantor Lynda Whitfield Anderson Grantor

STATE OF TENNESSEE
COUNTY OF [illegible]

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Lynda Whitfield Anderson and _____, the Grantors, with whom I am personally acquainted, or who upon satisfactory evidence was proved to me to be the party named, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Memphis, Tennessee, this the 18 day of Feb, 1994.

Edith L. Webster
Notary Public

My Commission Expires Oct 15 1995

My Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for the transfer is $ -0-.

Affiant

Subscribed and sworn to before me this the 25th day of April, 1994.

Notary Public

My Commission Expires: _____

SEND TAX BILL TO:

ADDRESS OF NEW OWNER	MORTGAGEE IS	MAP-PARCEL NUMBER
Secretary of Housing and Urban Development Suite 200 251 Cumberland Bend Drive Nashville, TN 37228-1803	NONE	13DA56716 058-12-0-029.00

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED