S&K File No. : 94-1121
Loan No. : 9742196
PMI/VA/FHA No. : 483-1091064-703

**DEED IN LIEU OF FORECLOSURE**

KNOW ALL MEN BY THESE PRESENTS, that Joyce M. Esters, unmarried, the Grantor, 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 Bailey Mortgage Company do give, grant, sell and convey to Secretary of Housing & Urban Development, Washington, D.C., its successors and assigns all the following described real property located in Davidson County, Tennessee, to wit:

Described property located in Nashville, Davidson County, Tennessee being Lot No. 25A Zone Lot Division- Lot 28 Chesapeake Homes, Section One, Lots 23-27, Section Two, as of record in Book 6250, Page 815 as amended in Book 8558, page 601, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

"This legal description is identical with that Deed of Trust recorded in Book 6797, Page 428, in said Register's Office."

BEING THE SAME PROPERTY CONVEYED UNTO THE GRANTOR BY INSTRUMENT OF RECORD RECORDED IN Book 9088, Page 300, IN SAID REGISTER'S OFFICE.

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, its successors and assigns, against all lawful claims and demands whatsoever.

WITNESS the HAND and SEAL of the GRANTOR on this 18th day of October, 1994.

Joyce M Esters
Joyce M. Esters

STATE OF KANSAS
COUNTY OF Wyandotte

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Joyce M. Esters with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) executed the foregoing instrument, and acknowledged that she executed the same for the purposes therein contained.

Witness my hand and Notarial Seal at office this 18th day of October, 1994.

Raymond L. Jonscher
Notary Public

My Commission Expires:

RAYMOND L. JONSCHER
My Appt. Exp. 7-27-96

21109

IDENTIF. & REFERENCE

94 DEC 29 PM 12:52

REGISTER
DAVIDSON COUNTY, TN.

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 $50,476.14 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Joyce M Estes
Affiant

Subscribed and sworn to before me this 18th day of October, 1994.

Raymond L Jonscher
Notary Public

My Commission Expires:_____

RAYMOND L. JONSCHER
STATE OF KANSAS
My Appt. Exp. 7-27-96

**PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:**

Federal Housing Administration
Cumberland Bend Office
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

94-1121

Map Parcel I.D. # 50-10-65

1121.deed
tndnl

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