Box 10

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

BOOK 9623 PG 132

DEED IN LIEU OF FORECLOSURE

This instrument made this the 20th day of February, 1995 by and between Joan A. Armstrong, unmarried 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. 3A of the Zone lot division of Lot No. 3 of Phase One of Deer Meadows of record in Plat Book 6250, Page 315, amending Plat Book 5800, Page 270, Register's Office for Davidson County, Tennessee, to which Plat reference is hereby made of a more complete description.

Being the same property conveyed to Joan A. Armstrong, unmarried by deed from Yon H. Burton unmarried of record in Book 6566, page 402, Register's Office for Davidson County, Tennessee, Subject to Restrictive covenant contained in instrument of record in Book 6143, page 141, Book 6471, page 756, Said Register's Office.

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 May 21, 1985, executed by Joan A. Armstrong, and recorded in Book 6566, page 405 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 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.

Joan A. Armstrong
Grantor Joan A. Armstrong Grantor

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 Joan A. Armstrong 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 Brentwood, Tennessee, this the 20th day of February 1995

Notary Public

My Commission Expires: 5-28-98

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 20th day of February, 1995.

Notary Public

My Commission Expires: 5-28-98

43608
IDENTIFICATION REFERENCE

20 PM 2:

SEND TAX BILL TO:

ADDRESS OF NEW OWNER
Secretary of Housing and
Urban Development
Suite 200
251 Cumberland Bend Drive
Nashville, TN 37228-1803

MORTGAGEE IS

NONE

MAP-PARCEL NUMBER

12DZ96753
049-15-0-003.00

21 2 03/20 12:02 CHECK

8.00