DEED IN LIEU OF FORECLOSURE

10114 985

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL #:
SMS of Tennessee 1100 Kermit Drive, Suite 204 Nashville, TN 37217	SAME	MAP PARCEL 133-16A-75.000

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $40,699.53

Meryle Penick
AFFIANT

SWORN to and subscribed before me this 20th day of June, 1996.

Vicki S. Person
NOTARY PUBLIC

MY COMMISSION EXPIRES: 5/23/98

THIS INDENTURE made this 20th day of June, 1996, by and between **Meryle Dean Penick**, hereinafter called Grantor and **SMS Of Tennessee**, hereinafter called Grantee, its successors and assigns.

WITNESSETH: That the Grantors, for and in consideration of the sum of One ($1.00) Dollar in hand paid, and the full satisfaction of the Deed of Trust Note herein described, convey and warrant unto said Grantee, its successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

LAND in Davidson County, Tennessee, being Unit G-12 of Barcelona Condominium created under Title 66, Chapter 27, Section 101, et seq., as amended, Tennessee Code Annotated as established by a Master Deed of record in Book 6400, page 801, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth in Exhibit A-1 of said Master Deed. Reference is hereby made to the Plat of Barcelona Condominium, of record in Book 6400, page 839, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Metropolitan Federal Bank, a federal savings bank (formerly Metropolitan Federal Savings and Loan Association) by Substitute Trustee's Deed from Union Financial corporation, for Davidson County, Tennessee, Resolution Trust corporation is conservator for Metropolitan Federal Savings and Loan Association, F. A. (successor in interest to Metropolitan Federal Bank) by order of the U.S. Department of the Treasury.

This being the same property conveyed to Meryle Dean Penick by deed from Resolution Trust Corporation as receiver for Metropolitian Federal Savings and Loan Association of record in Book 8622, Page 564, Register's Office for Davidson County.

This property is located at 270 Tampa Drive, Unit G-12, Nashville, Tennessee 37211.

Together with all and singular the tenements, hereditamentsnd appurtenances thereunto belonging or in any way appertaining, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption laws of said state where the above premises are situated.

Grantor does covenant with the said Grantee that they are lawfully seized and possessed of said land in fee simple; have a good right to convey it, and the same is unencumbered except for 1996 Davidson County Taxes and not yet due and payable.

The Grantors further warrant that as of the date of execution of this instrument there is no pending petition in bankruptcy and Grantors have good right to execute this instrument.

GRANTOR:

Meryle Dean Penick

3065 07/09 0101 03CHECK 159.59

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Meryle Dean Penick, with whom I am personally acquainted and who upon oath acknowledged herself to be the within named bargainor, executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Davidson County, TN, this 30th day of June, 1996.

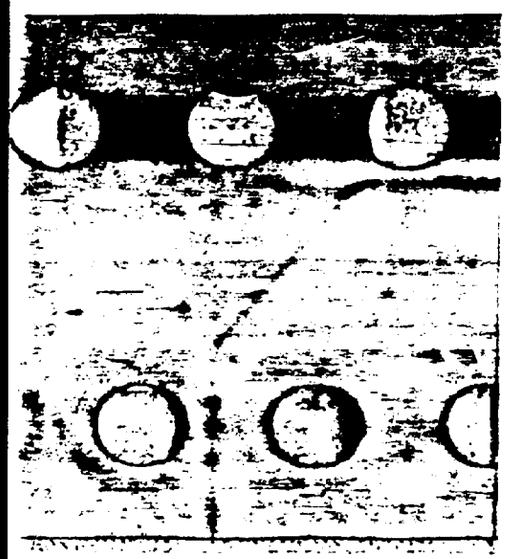
Notary Public

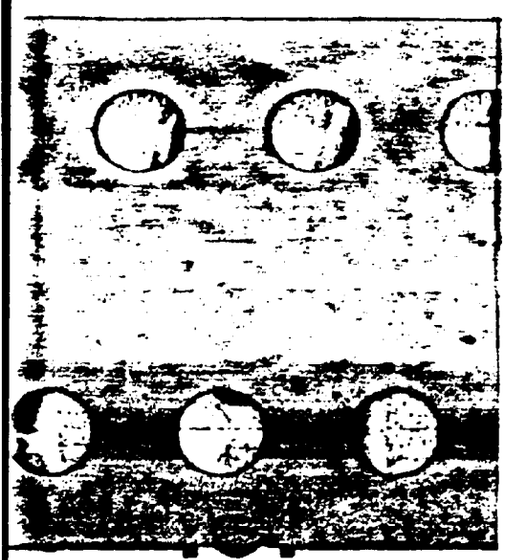
My Commission Expires:
5/23/98

FI\BankOne\PenickDee.ilu

This Instrument Prepared by:
W. William Timothy Hill
315 Deaderick Suite 1230
Nashville, TN 37238

0201603
IDENTIFICATION REFERENCE





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

RECEIVED OF _____

FOR _____

BOOK 10114 PG 987

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 40699.53
CON TX 150.59
PRFEE 1.00
MTEED 8.00
159.59
CHECK 159.59

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/09/96 01 10:57 0001 3068

0201603
IDENTIF. ↑ REFERENCE

95 JUL -9 AM 10:50

DAV...

No. 1060775