Box 40-D

BOOK 10581 PG 205

SEND TAX BILLS TO NEW OWNER:
Associates Financial Services Company of Tennessee, Inc.
300 Decker Drive, Suite 300
Irving, Texas. 75062

Map 60-12
Parcel 67
12DZ-07860

THIS INSTRUMENT PREPARED BY:
Robert F. Doyle, Attorney
613 Woodland Street
Nashville, Tennessee. 37206

DEED IN LIEU OF FORECLOSURE

FOR AND IN CONSIDERATION of the sum of $10.00 cash in hand paid by the hereinafter named grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, including the cancellation of a Lien as secured by Deed of Trust and the cancellaton of a Loan Agreement debt dated November 29, 1995, executed by Wanda R. Williams, unmarried in the Principal Balance of $39,852.70 plus finance charges, payable to the order of Associates Financial Services Company of Tennessee, Inc., said Deed of Trust being of record in Book 9874, page 316, conveying the within realty to Karen Taylor, Trustee, Register's Office for Davidson County, Tennessee, I, WANDA R. WILLIAMS, unmarried hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE, INC. hereinafter called the Grantee, its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, in the 12th Civil District, described according to a survey made by M. H. Ragan, August 19, 1957, as follows:

Beginning at an iron pin in the northerly margin of Hart Street or Lane, said point being 2102.6 feet, more or less, easterly from the center line of Dickerson Pike; thence north 4 degrees 55 minutes east 197.0 feet to an iron pin; thence south 84 degrees 35 minutes east 50 feet to an iron pin; thence south 4 degrees 55 minutes west 197.0 feet to an iron pin in the northerly margin of Hart Street or Lane; thence with the margin of same, north 84 degrees 34 minutes west 50 feet to the point of beginning, containing .23 acres, more or less.

Being the same property conveyed to Wanda R. Williams by deed from Patricia Ann Darden, now Young, a single person of record in Book 9608, page 91, Register's Office for Davidson County, Tennessee.

This is improved property located at 211 Hart Lane, Nashville, Tennessee. 37207.

Associates Financial Services Company of Tennessee, Inc. joins in this instrument for the purpose of acknowledging the cancellation of the lien and debt referred to above, and does hereby cancel said Lien and debt of record in Book 9874, page 316, said Register's Office. The Grantee assumes and agrees to pay all outstanding land taxes that are a lien against the land herein conveyed.

TO HAVE AND TO HOLD 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 do covenant with said Grantee that I am lawfully seized

and possessed of said land in fee simple, have a good right to convey it, and the same is unemcumbered, unless otherwise set out herein. I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said land to the Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands on the day, month, and year as appears in the acknowledgements.

Wanda R. Williams
WANDA R. WILLIAMS

ASSOCIATES FINANCIAL SERVICES COMPANY OF TENNESSEE, INC.

BY: _____
VICE-PRESIDENT

STATE OF TENNESSEE
County of Davidson

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named Wanda R. Williams, the bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this 18 day of Aug, 1997.

Notary Public
Commission Expires: 12-13-97

STATE OF TEXAS
County of Dallas

Before me, the undersigned authority, a Notary Public in and for the State and County aforesaid, personally appeared F E Troncone, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged Himself to be the Operations Vice-President of Associates Financial Services Company of Tennessee, Inc., the within named bargainor, a corporation and that He, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by Him self as such officer.

Witness my hand and official seal at office this 21 day of August, 1997.

Notary Public
Commission Expires: 5/19/01

Stephen J. Vitale
Notary Public, State of Texas
My Comm. Expires 05/19/01

BOOK 10581 PG 207

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $39,597.15.

Robert L Doyle
Affiant

Subscribed and sworn to before me, this 18th day of August, 1997.

John A Lake
Notary Public
Commission Expires: 11-22-97

0822 08/26 0101 03CHECK 159.51

034232
IDENTIFICATION REFERENCE

97 AUG 26 AM 8:30
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

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

RECEIVED OF _____

FOR _____

BOOK 10581 PG 208

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	39597.15
CON TX	146.51
PRFEE	1.00
WDEED	12.00
TOTAL	159.51
CHECK	159.51

08/26/97 01 08:34 0001 0822

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

034 | 232
IDENTIF. & REFERENCE

97 AUG 26 AM 8:30

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1190340