This instrument prepared by:
Kevin J. Jones, Attorney at Law
501 Union Street, Suite 200
Nashville, Tennessee 37219

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Address New Owner:
American General Finance
2708 Nolensville Road
Nashville, Tennessee 37211

Send Tax Bills To:

SAME

Map/ Parcel
60-3-12

# DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made this 28th day of MAY, 1999, between JOYCE ANN WILFORD, hereinafter called GRANTOR(s), and American General Finance, its successors and assigns, hereinafter called GRANTEE.

## WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of One Dollar ($10.00) cash in hand paid, the receipt of which is hereby acknowledged, and other valuable consideration, the GRANTOR(s) have bargained and sold, and by these presents do transfer and convey unto the said GRANTEE, its successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to wit: 81.25

The following described real estate situate, lying and being in the County of Davidson, State of Tennessee, to wit:

Being in Nashville, County of Davidson, State of Tennessee, to –wit:

Land in Davidson County, Tennessee, being Lot No.: 488 on the Plan of Parkwood Estates, Section 3, of record in Book 3300, page 31, Register's Office for said County, to which plan reference is hereby made for a more accurate description thereof.

Being the same property conveyed to Joyce Ann Wilford by deed from Jack Kemp, Secretary of Housing and Urban Development, by William J. Miles, Director, dated June 22, 1992, recorded June 24, 1992, book 8659, page 276, Register's Office for Davidson County, Tennessee.

This property is also known as 3134 Brickdale Lane, Nashville, Tennessee.

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, its successors and assigns forever. I covenant with the said GRANTEE that I am 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.

I further covenant and bind myself, our heirs and representatives to warrant and forever defend the title to the said land to the said GRANTEE, its 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 debts, obligations, and charges heretofore 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 June 8, 1998, executed by JOYCE ANN WILFORD, recorded in Book 10972, Page 353, 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 in all respects.

THE GRANTOR(s) further warrant that, as of the date of execution of this instrument, she does not own any other property subject to a mortgage insured by American General Finance, or held by American General Finance, and further that she has not filed a petition in bankruptcy within three (3) months prior to the execution of this deed except as known by the grantee.

Joyce A. Wilford
Joyce Ann Wilford

STATE OF TENNESSEE )
)SS:
COUNTY OF DAVIDSON )

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JOYCE ANN WILFORD 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 Nashville, Tennessee, this 28th day of May 1999.

L. Diane Glasscock
Notary Public
My Commission Expires: 9-18-99

STATE OF TENNESSEE )
)SS:
COUNTY OF DAVIDSON )

The actual consideration or value, whichever is greater, for this transfer is $ 19148.56

Affiant

Subscribed and sworn to before me this 8 day of June, 1999.

Karen L. Stevens
Notary Public
My Commission Expires: 24 Nov 2001

D0605843
IDENTIF. A REFERENCE
99 JUN 30 AM 10:51
SUE C. GARRETT REGISTER
DAVIDSON COUNTY, TN.

# OFFICIAL RECEIPT

**BILL GARRETT**
**REGISTER OF DAVIDSON COUNTY**
**NASHVILLE, TENNESSEE**

**RECEIVED OF** _____

**FOR** _____

| | | |
|---|---|---|
| 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 | CFEE - COMPUTER FEE | PRFEE - PROBATE FEE |

0605843
IDENTIF. # REFERENCE

99 JUN 30 AM 10:51

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

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| | |
|---|---|
| DAMT | 19148.56 |
| CON TX | 70.85 |
| PRFEE | 1.00 |
| WDEED | 8.00 |
| CFEE | 2.00 |
| TOTAL | 81.85 |
| CHECK | 81.85 |

06/30/99 01 10:58 0001 6188

**RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK**

**No.** 1484651