PICK-UP

This instrument was prepared by:
BAKER, DONELSON, BEARMAN & CALDWELL
1800 Republic Centre, 633 Chestnut Street
Chattanooga, Tennessee 37450

Instr:200003300032074 Page: 1 OF 2
REC'D FOR REC 03/30/2000 3:12:13PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $179.19

DEED TO LIENHOLDER

WHEREAS, Kathryn S. Ashcraft, an unmarried woman, did transfer and convey unto Timothy P. Davis, Trustee, certain real property in Davidson County, Tennessee, by Deed of Trust of record in Book 11644, Page 305, in the Register's Office of Davidson County, Tennessee, to secure unto Oakwood Acceptance Corporation ("Oakwood") an indebtedness under a certain Promissory Note, (the "Note") dated August 25, 1999; and

WHEREAS Kathryn S. Ashcraft, did obligate herself to pay to the order of Oakwood the principal sum of $69,186.21, owed under the terms and conditions of the Note, and has failed and/or refused to pay said obligations accordingly; and

WHEREAS, Kathryn S. Ashcraft, has agreed to transfer and convey unto Oakwood that certain property given to secure the obligations above mentioned in full satisfaction of the obligations due and owing by her unto Oakwood, with the Deed of Trust aforesaid and the power of sale thereunder surviving this conveyance; and

WHEREAS, Oakwood has agreed to accept such conveyance in full satisfaction of the obligations due and owing by Kathryn S. Ashcraft, unto Oakwood, with the Deed of Trust and the power of sale thereunder surviving this conveyance.

NOW THEREFORE, in consideration of the premises and the sum of Ten Dollars ($10.00) and the release of the debts, notes, obligations, costs and charges heretofore subsisting on account of and by the terms of the Note and further secured by that certain Deed of Trust of record in Book 11644, page 305, in the Register of Deeds Office for Davidson County, Tennessee, executed by Kathryn S. Ashcraft, conveying the property described herein, this conveyance satisfying the obligations thereunder, I, Kathryn S. Ashcraft, have bargained and sold and by these presents do transfer and convey unto Oakwood Acceptance Corporation, the Grantee herein, its heirs, successors and assigns, that certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, as follows:

Being Lot No. 191 on the Map of Maplewood Heights Second Subdivision, as of record in Book 547, Page 103 and 104, Register's Office for said County.

Being the same property conveyed to Kathryn S. Ashcraft by deed of record in Book 11644, Page 302, Register's Office for Davidson County, Tennessee.

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 heirs, successors and assigns forever. And I do 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 the same is unencumbered unless otherwise herein set out. And I do further covenant and bind myself, my heirs, representatives, successors and assigns, to WARRANT and forever

DEFEND the title to said land to the said Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

Witness my hand this 27th day of March, 2000.

GRANTOR:

Kathryn S. Asheraft, an unmarried woman

STATE OF MISSOURI)
COUNTY OF CAPE GIRARDEAU)

MARCH KA

On this 27th day of ~~February~~, 2000, before me personally appeared **Kathryn S. Ashcraft, an unmarried woman,** to me known or proved to me on the basis of satisfactory evidence, to be the person who executed the foregoing instrument and who acknowledged that she executed the same for the purposes therein contained and of her own free act.

In witness whereof I have set my hand and seal this 27th day of March, 2000.

Notary Public JILL E. HALBERT

My Commission Expires: April 17, 2000

JILL E HALBERT
Notary Public - Notary Seal
STATE OF MISSOURI
CAPE GIRARDEAU COUNTY
~~MY COMMISSION EXP. APR. 17,2000~~

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

The actual consideration or value, whichever is greater, for this transfer is $49,430.35

Affiant

Subscribed and sworn to before me this 29th day of March, 2000.

Notary Public

My Commission Expires: DEC. 3, 2003

ADDRESS OF NEW OWNER: OAKWOOD ACCEPTANCE CORPORATION
7800 McCloud Road
Greensboro, NC 27409-9634

SEND TAX BILLS TO: Same

MAP/PARCEL: 61-10-0/41.00