THIS INSTRUMENT PREPARED BY AND RETURNABLE TO:
CLIFFORD D. PIERCE, JR.
WYATT, TARRANT & COMBS
6800 POPLAR AVENUE, SUITE 200
MEMPHIS, TENNESSEE 38177-5000

Davidson County DEEDWARR
Recvd: 10/24/00 15:33 3pgs
Fees:15.00 Taxes:256.22
20001024-0105580

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made and entered into this 19th day of May, 2000, by and between Marian A. Smith, widow of Jimmie Smith, Jr. (herein "Grantor," whether one or more) and Associates Financial Services of America, Inc. (herein "Grantee," whether one or more).

WITNESSETH:

That for the consideration hereinafter expressed Grantor has bargained and sold and does hereby bargain, sell convey and confirm unto Grantee the following described real estate, situated and being in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot No. 49 on the Plan of Bordeaux Hills, Section 4, of record in Book 3600, Page 49, said Register's Office.

Said Lot No. 49 fronts 55.0 feet on the easterly margin of Mexico Drive and runs back 125.38 feet on the southerly line and 125.51 feet on the northerly line to a line in the rear which measures 55.0 feet thereon.

TO HAVE AND TO HOLD the aforedescribed real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, Associates Financial Services of America, Inc., its heirs, successors and assigns in fee simple forever.

Grantor does hereby covenant with Grantee that Jimmy Smith, Jr. is deceased and the she is lawfully seized in fee of the aforedescribed real estate; that she has a good right to sell and convey the same; that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons; and that the same is encumbered by Deed of Trust recorded in Book 10819, Page 172 in the Register's Office of Davidson County, Tennessee.

The consideration for this conveyance is as follows: the cancellation and surrender of that certain indebtedness in the amount of Sixty Nine Thousand Two Hundred Forty Seven Dollars and Fifty Nine Cents($69,247.59), secured by Deed of Trust recorded in Book 10819, Page 172 in the Register's Office of Davidson County, Tennessee, executed by Jimmie Smith, Jr. and wife, Marian A. Smith to James Hammonds, Trustee, securing an indebtedness in the original sum of $71,666.24 payable to Associates Financial Services of America, Inc.

This deed is an absolute conveyance, the Grantor having sold the aforedescribed real estate to the Grantee for a fair and adequate consideration, such consideration, in addition to that above recited, being full satisfaction of all obligations secured by the aforementioned Deed of Trust executed by Jimmie Smith, Jr. and wife, Marian A. Smith (Morgagor) to James Hammonds, (as Trustee) recorded in Book 10819, Page 172 in the Register's Office of Davidson County, Tennessee and the note secured thereby.

Notwithstanding, the conveyance of the above described real property from Grantor to Grantee, that certain Deed of Trust Dated March 2, 1998, from Grantor, as borrower, to Grantee, as beneficiary, recorded in Register's Office of Davidson County, Tennessee, in Book 10819, Page 172, to secure the indebtedness described therein, shall not be released or merged herein as a result of this conveyance, but said Deed of Trust shall continue in full force and effect until release thereof by Grantee herein.

Grantor declares that this conveyance is freely and fairly made, and that there are no agreements, oral or written, or other than this deed between Grantor and Grantee with respect to the aforedescribed real estate.

The words Grantor and Grantee as used herein shall mean "Grantors" and "Grantees," respectively, if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature(s) of the Grantor on the day and year first above written.

Marian A. Smith

Marian A. Smith

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Marian A. Smith, widow of Jimmie Smith, Jr., to me known (or proved on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged that she executed the same as her free act and deed.

WITNESS my hand and Notarial Seal at office this 25th day of May 2000.

My commission expires: 12/3/2003

Notary Public

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information and belief, the actual consideration for this transfer or value of the property transferred whichever is greater, is $69,247.59, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Marian A Smith

Affiant

Subscribed and sworn to before me this 25th day of May, 2000.

Notary Public

My commission expires:

Property Address: 3228 Mexico Drive
Nashville, TN 37218

Tax parcel ID: 080-08-0-263.00

Mail tax bills to: Associates Financial Services Company of America, Inc.
1111 Northpoint Drive
Bldg. 4, Suite 100
Coppell, TX 75019

State Tax	$256.21
Register's Fee	$ 3.00
Recording Fee	$ 12.00
Total	$271.21

EXHIBIT A
to
SPECIAL WARRANTY DEED

Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 49 ON THE PLAN OF BORDEAUX HILLS, SECTION 4, OF RECORD IN BOOK 3600, PAGE 49, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 49 FRONTS 55.0 FEET ON THE EASTERLY SIDE OF MEXICO DRIVE AND RUNS BACK 125.38 FEET ON THE SOUTHERLY LINE AND 125.51 FEET ON THE NORTHERLY LINE TO A LINE IN THE REAR WHICH MEASURES 55.0 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO JIMMIE SMITH, JR. AND WIFE, MARIAN A. SMITH BY DEED FROM SANDRA GLATT, UNMARRIED, AS OF RECORD IN BOOK 6649, PAGE 311, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC. BY DEED FROM MARIAN A. SMITH DATED MAY 19, 2000 AND RECORDED ~~IN VOLUME XX AT PAGE XXX~~ * IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

*Simultaneously herewith

This improved property also known as: 3228 MEXICO DRIVE, NASHVILLE, TENNESSEE 37207-3361.