Davidson County DEEDWARR
Recvd: 02/04/02 08:52 3pgs
Fees:18.00 Taxes:362.60
20020204-0014801

Box 5

INSTRUMENT NO. _____

THIS INSTRUMENT PREPARED BY:

Chadwick B. Tindell
Attorney at Law
Stone & Hinds, P.C.
507 Gay Street, Suite 700
Knoxville, TN 37902
(865) 546-6321

OWNER AND RESPONSIBLE TAXPAYER:

Household Mortgage Services, Inc.
Post Office Box 2369
Brandon, Florida 33509

Parcel ID # 53-16-86.00

THIS DEED WAS PREPARED WITHOUT BENEFIT OF A SURVEY AND BASED SOLELY ON INFORMATION PROVIDED TO THE PREPARER. THE PREPARER OF THIS DEED MAKES NO REPRESENTATION AS TO THE TITLE TO OR CONDITION OF THE PROPERTY HEREIN CONVEYED. THE DESCRIPTION GIVEN IS THE SAME AS THE PREVIOUS DEED OF RECORD.

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made this 21st day of January, 2002, by and between JANICE E. WILSON, of Oklahoma County, Oklahoma (hereinafter "Grantor") and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a corporation with an office and place of business in Hillsborough County, Florida (hereinafter "Grantee").

W I T N E S S E T H :

Grantor, for and in consideration of the sum of Ten Dollars ($10) and other good and valuable consideration paid or given to Grantor, the full receipt and sufficiency of which is hereby acknowledged, has granted, bargained and sold, and by these presents does grant, bargain and sell unto Grantee and its representatives, successors and assigns (collectively also referred to as "Grantee") forever, all that certain parcel of land located in Davidson County, Tennessee, with the hereditaments and appurtenances thereto appertaining (hereinafter the "Property"), being more particularly described as follows:

> LAND in the 4th Civil District of Davidson County, Tennessee, being part of Lot No. 5 on the unrecorded Plan of Life and Casualty Insurance Company's Subdivision near Old Hickory, Tennessee, designated as Parcel "D" on the Map of a plat thereof, described as follows:
>
> BEGINNING at a point in the easterly margin of Rifle Range Road, said point being 295.4 feet southerly from the south margin of Hopewell Road, and the common corner of Parcels "C" and "D" on said map; thence with the line between said parcels, North 89° 09' east 186.8 feet to a point; thence south 9° 33' East 75 feet to a point; thence south 81° 27' west 185.0 feet to a point in the easterly margin of Rifle Range Road; thence with said margin northerly 100 feet to the point of beginning.
>
> Being the same property conveyed by deed of even date and being recorded simultaneously herewith.
>
> Beingthe same property conveyed to Janice E. Wilson, a single person by Warranty Deed from Dennis F. Butler and wife, Cynthia J. Butler, dated January 12, 2000, recorded January 21, 2000, of record in Instrument Number 20000121-0007366, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to any and all valid and subsisting restrictions, easements, rights-of-way, mineral rights, royalty reservations, maintenance charges, zoning laws and ordinances of municipal and other governmental authorities, and all covenants and conditions, if any, and any unpaid taxes applicable to or enforceable against the Property.

This is an absolute conveyance of the Property by Grantor to Grantee of all Grantor's right, title, and interest in and to the Property, including specifically, but not limited to, any right of homestead, dower, equity of redemption, statutory right of redemption, any right to an elective share, and any and all other rights or exemptions of Grantor in and to the Property.

Grantee presently is the owner of a Deed of Trust executed by Grantor in favor of Mortgage Electronic Registration Systems, Inc., as successor to Fieldstone Mortgage Co., encumbering the Property, dated January 12, 2000, recorded as Instrument Number 200001210007367 in the Register's Office for Davidson County, Tennessee, said Deed of Trust being assigned to Grantee by instrument dated January 19, 2000, recorded as Instrument Number 200006300065062 in said Register's office. Said Deed of Trust shall remain valid and in full force and effect unless and until released by Grantee, it being the intention of the parties that there shall be no merger of any said liens with the title or other interest of Grantee by virtue of this conveyance, and the parties provide that each such interest in the Deed of Trust on one hand and the title conveyed in this deed shall be and remain at all times separate and distinct.

Grantor declares that this conveyance is being freely and fairly made, with no coercion or duress. Grantor further declares that there are no agreements, oral or written, other than this deed, between Grantor and Grantee.

Whenever in this instrument a pronoun is used it shall be construed to represent either the singular or plural, as the case may require.

IN WITNESS WHEREOF, the Grantor hereunder has executed this deed as of the day and year first above written.

Janice E Wilson
Janice E. Wilson

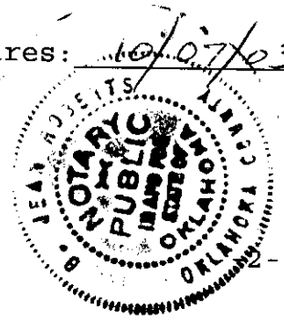
ACKNOWLEDGMENT

STATE OF OKLAHOMA)
: ss
COUNTY OF OKLAHOMA)

On this 21st day of January, 2002, before me personally appeared Janice E. Wilson, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

B. Jean R
Notary Public

My Commission Expires: 10/07/03



OATH

I, or we, hereby swear or affirm that the actual consideration for this transfer or the value of the property transferred, whichever is greater, is $98,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: _____

Its: AVP Collections

Sworn to and subscribed before me this 23rd day of January, 2002.

_____
Notary Public

My Commission Expires: August 5, 2005

cbt/realesta/wilson-j.dil

MICHAEL DAVID ROHRBACHER
MY COMMISSION # DD 047555
EXPIRES: August 5, 2005
Bonded Thru Notary Public Underwriters