DEED IN LIEU OF FORECLOSURE

This Deed is made on December 21, 2001,

BETWEEN Sandra S. Miller, whose address is 321 Hickory Street, N/A, Madison, Tennessee 37115, referred to as the **Grantor,**

AND

Tiger Relocation Company, whose address is 111 Presidential Boulevard, Suite 103, Bala Cynwyd, PA 19004, referred to as the **Grantee;**

WITNESSETH :

In consideration of One Dollar ($1.00), in hand paid, the receipt and sufficiency of which are hereby acknowledged, the Grantor does hereby grant and convey to the Grantee, in lieu of foreclosure, all that property that consists of the land and all the improvements, buildings and structures on the land at 321 Hickory Street, N/A in the Town of Madison, County of Davidson and the State of Tennessee. The legal description is attached as **Exhibit "A"**.

This Deed is intended to constitute a Deed in Lieu of Foreclosure and is under and subject to the provisions of that certain Deed of Trust dated March 28, 2000, in the original amount of $60,300.00 given to HomeAmerican Credit, Inc. d/b/a Upland Mortgage and recorded in the Office of the Recorder of Deeds for Davidson County in Instrument No. 20000414003783 &c. (the "Mortgage"), Grantee being a wholly-owned subsidiary and assignee of HomeAmerican Credit, Inc. d/b/a Upland Mortgage. The execution, delivery and recording of this Deed shall constitute a satisfaction or discharge of the Mortgage and the accompanying Note of the same date.

TOGETHER with all and singular the buildings and improvements, ways, streets, alleys, driveways, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances, whatsoever belonging to the granted premises, or in any wise appertaining, and the reversions and remainders, rents, issues, and profits thereof; and all the estate, right, title, interest, property, claim and demand whatsoever of the said Grantor, as well at law as in equity, of, in, and to the same.

TO HAVE AND TO HOLD the said lot or piece of ground above described, with the buildings and improvements thereon erected, hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the Grantee, its successors, and assigns, to and for the only proper use and behoove of the Grantee, its successors and assigns forever.

Davidson County DEEDWARR
Recvd: 02/28/02 10:36 3pgs
Fees:17.82 Taxes:223.11
20020228-0025431

AND, the Grantor, for the Grantor and the Grantor's heirs, successors, assigns, executors, administrators and legal representatives, hereby covenants and agrees that the Grantor does warrant specially the property hereby granted, and will forever defend the Grantee, its successors and assigns, against the claims of all and every person and persons lawfully claiming by, from or under the Grantor.

IN WITNESS WHEREOF, the Grantor has set the Grantor's hand and seal the day and year first written above.

WITNESSED By:

GRANTOR:

Witness Sign Name: _____

Witness Print Name: R. L. Moore

Sandra S. Miller (Seal)

WITNESSED By:

Witness Sign Name: _____

Witness Print Name: Sherri Atwell

Record & Return to:

Tiger Relocation Company
111 Presidential Blvd
Bala Cynwyd, PA 19004

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State of Tennessee :
: ss.
County of Davidson :

On this, the 21st day of December, 2001, before me, a Notary Public for the State of Tennessee, residing in the County of Davidson At Large personally appeared Sandra S. Miller, personally known to me or proven to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the foregoing Deed in Lieu of Foreclosure, and acknowledged to me that he/she/they executed the same in his/her/their full capacity(ies), and that by his/her/their signature(s) on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

I hereunto set my hand and official seal.

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires:
July 24, 2004

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 60,500.00
AFFIANT Arthur Frederick
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF December 31, 2001
NOTARY PUBLIC Debra Jo Sturgeon
MY COMMISSION EXPIRES

DEBRA JO STURGEON NOTARY PUBLIC AT LARGE SHELBY CO., TN COMM. EXP. 7-29-03

THIS INSTRUMENT PREPARED BY
ARNOLD WEISS
ATTORNEY AT LAW
208 ADAMS AVE
MEMPHIS, TN. 38103-1991

mail to:

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