This Instrument Prepared By:

Miller & Martin LLP (JTP)
1000 Volunteer Building
832 Georgia Avenue
Chattanooga, TN 37402

Davidson County DEEDWARR
Recvd: 04/08/02 15:28 3pgs
Fees:18.00 Taxes:395.90
20020408-0042913

Name and Address of New Owner:	Name and Address of Entity Responsible for Payment of Real Property Taxes	Tax Map & Parcel No.
AmSouth Bank 2050 Parkway Office Circle Birmingham, AL 35244	Same	Map 33-8 Parcel 140 GO6631

DEED IN LIEU OF FORECLOSURE

WHEREAS, on December 31, 1999, Scott M. Robbins and Patricia L. Robbins (hereinafter "Grantors"), executed that certain Deed of Trust ("Deed of Trust") to FMLS, Inc., Trustee, conveying the hereinafter described real estate in trust to secure the payment of that certain promissory note therein described (the "Note"), payable to the order of **AmSouth Bank** ("Grantee"), recorded in 200001040000950, in the Register's Office of Davidson County, Tennessee (the "Deed of Trust"); and

WHEREAS, because of the Grantors' default in the payment of the Note and in the performance of the covenants contained therein and in the Deed of Trust, Grantee has declared the entire indebtedness under the Note to be due and payable; and

WHEREAS, Grantors acknowledge that defaults exist under the Note and in the performance of their obligations under the Deed of Trust, and that Grantors desire to execute this Deed in Lieu of Foreclosure in satisfaction, subject to the terms hereof, of the indebtedness owed to Grantee under the Note;

NOW, THEREFORE, for and in consideration of the credit given by the Grantee on the indebtedness under the Note and in lieu of foreclosure, Grantors do hereby grant, bargain, sell, transfer, and convey unto Grantee, in fee simple and in bar of the equities of redemption, statutory right of redemption, dower and homestead, the following described real estate:

> LAND in Davidson County, Tennessee, being Lot No. 282 on the Plan of Gatewood Section 3, of record in Book 4175, Pages 49 and 50, Register's Office for said County.

Said Lot No. 282 fronts 75.0 feet on the northwesterly margin of Janette Avenue and extends back between parallel lines, 215.0 feet to a dead line.

BEING the same property conveyed to Scott M. Robbins by Deed recorded as Instrument No. 200001040000949, Register's Office for Davidson County, Tennessee.

Patricia L. Robbins, spouse of Scott M. Robbins, joins in this conveyance for the express purpose of relinquishing and conveying all marital rights she may have in subject property.

Which has the address of 331 Janette Avenue, Goodlettsville, TN 37072.

The legal description used herein is unchanged from the prior deed of record. No new survey obtained. The property is improved.

TO HAVE AND TO HOLD the same, together with all covenants and warranties contained in the Deed of Trust, unto Grantee, its successors and assigns, forever in fee simple.

Grantors, for themselves and for their successors and assigns, do hereby covenant and agree to and with Grantee that they are lawfully seized and possessed of the real property and improvements conveyed hereby; that they have full power and lawful authority to sell and convey the same; that title thereto is free, clear and unencumbered, except as provided herein; and that they will forever warrant and defend the same against the lawful claims of all persons whomsoever.

This Deed is an absolute conveyance of Grantors' right, title and interest in the aforesaid real property, and is not intended as a mortgage, trust conveyance or security of any kind. Grantors covenant that the Grantee's agreement to accept this Deed in satisfaction of the indebtedness evidenced by the Note is conditioned upon and subject to title to the property being free, clear and unencumbered, except as provided herein.

IN WITNESS WHEREOF, Grantors have hereunto set their hand at KATY, ~~Tennessee~~ TEXAS, this 31 day of January, 2002.

SMR
PLR

GRANTORS:

Scott M. Robbins

Scott M. Robbins

Patricia L. Robbins

Patricia L. Robbins

STATE OF Texas)
COUNTY OF Harris)

Personally appeared before me, M. Kasim, Notary Public, Scott M. Robbins, with whom I am personally acquainted, and who upon oath acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 31st day of January, 2002.

MUHAMMAD KASIM
Notary Public, State of Texas
My Commission Expires
MAY 7, 2005

Notary Public

My Commission Expires: May 07, 2005

STATE OF Texas)
COUNTY OF Harris)

Personally appeared before me, M. Kasim, Notary Public, Patricia L. Robbins, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 31st day of January, 2002.

MUHAMMAD KASIM
Notary Public, State of Texas
My Commission Expires
MAY 7, 2005

Notary Public

My Commission Expires: May 07, 2005

AFFIDAVIT OF VALUE

I hereby swear or affirm that the actual consideration for this transfer, or the value of the property, whichever is greater, is $107,000.00, which amount is equal to or greater than the amount which the property transferred would commend at a fair and voluntary sale.

AMSOUTH BANK

By: Angie Dellinger

Its: Vice President

Signed and sworn to or affirmed before me on this the 2nd day of ~~January~~ February, 2002.

Dawn michele Southall
Notary Public

My Commission Expires: 11/08/05

DAWN MICHELE SOUTHALL
NOTARY PUBLIC