This instrument prepared by:

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Davidson County DEEDWARR
Recvd: 08/16/02 13:20 2pgs
Fees:13.00 Taxes:339.10
20020816-0099407

DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL #:
Household Financial Center, Inc. 931 Corporate Center Drive Pomona, California 91769	same	150-1/364

STATE OF)
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $ 91,648.42

AFFIANT

SWORN to and subscribed before me this 14th day of August, 2002.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 1-29-05

THIS INDENTURE made this 21st day of July, 2000, by and between Daniel Frank and Debra Frank, husband and wife, hereinafter called Grantors and **Household Financial Center, Inc.**, hereinafter called Grantee, its successors and assigns.

WITNESSETH: That the Grantors, for and in consideration of the sum of One ($1.00) Dollar in hand paid, and the full satisfaction of the Deed of Trust Note herein described, convey and warrant unto said Grantee, its successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 85 on the Plan of Edge-O-Lake Estates, Section 18-D, of record in Book 5060, page 117, Register's Office for said County.

Said Lot No. 85 fronts 80 feet on the southwesterly margin of Lera Jones Drive and extends back 152.68 feet on the northwesterly line and 152.62 feet on the southeasterly line to a dead line in the rear, measuring 80 feet thereon.

BEING the same property conveyed to Daniel Frank and wife, Debra Frank from Larry R. Chessor and wife, Brenda S. Chessor by Warranty Deed dated July 21, 2000 being of record at Instrument No. 200007280074502, Register's Office, Davidson County, Tennessee.

This is improved property known as 2821 Lera Jones Dr., Antioch, TN 37217.

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption laws of said state where the above premises are situated.

Grantors do covenant with the said Grantee that they are lawfully seized and possessed of said land in fee simple; have a good right to convey it, and the same is unencumbered, except that;

THIS DEED is given in full cancellation and satisfaction of Grantee's certain Deed of Trust Note, given as security applicable to the above-described premises and the indebtedness secured by said Deed of Trust from Daniel Frank and et ux., indebted to Household Financial Center, Inc., for $23,380.00 and recorded in Inst. No. 200007280074504, and to Household

Financial Center, Inc., for $93,520.00 secured by Deed of Trust dated July 21, 2000, and recorded in Instrument No. 200007280074503, Register's Office for Davidson County, Tennessee, and not otherwise. Grantor will surrender and tender possession upon execution of this Deed.

Witness my hand this 3rd day of August, 2002.

GRANTORS:

DANIEL FRANK, husband

DEBRA FRANK, wife

STATE OF TEXAS)
COUNTY OF BRAZORIA)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Daniel Frank and Debra Frank, with whom I am personally acquainted and who upon oath acknowledged Daniel + Debra Frank to be the within named bargainor, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Clute, Texas, this 3rd day of August, 2002.

Betty Strid
Notary Public

My Commission Expires: 08-27-03

BETTY STRID NOTARY PUBLIC STATE OF TEXAS EXPIRES 8-27-2003

Hfc-fl\frank,Daniel\deed-in-lieu