This instrument prepared by:

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Davidson County DEEDWARR
Recvd: 02/04/03 10:44 3pgs
Fees:18.00 Taxes:198.83
20030204-0015043

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, CA 91769	Same	83-01-57.00

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $ 53,737.31

AFFIANT

SWORN to and subscribed before me this 27th day of January, 2002.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 7/24/04

THIS INDENTURE made this _____ day of _____, 2002, by and between Gerald R. Leffler and Sandra G. Leffler, husband and wife, hereinafter called Grantors and **Beneficial Finance**, 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:

SEE ATTACHED EXHIBIT "A"

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 Gerald R. Leffler and Sandra G. Leffler, husband and wife, indebted to Beneficial Tennessee, Inc., for $53,936.93 secured by Deed of Trust dated March 23, 2000, and recorded as Instrument No. 200003240030059, Register's Office for Davidson County, Tennessee, and not otherwise. Grantors will surrender and tender possession upon execution of this Deed.

WITNESS our hands this 31ST day of DECEMBER, 2002.

GRANTORS:

X Gerald R. Leffler
Gerald R. Leffler

~~Sandra G. Leffler~~

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Gerald R. Leffler ~~and Sandra G. Leffler~~, with whom I am personally acquainted and who upon oath acknowledged themselves to be the within named bargainors, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 31ST day of December, 2002.

Judy Dobbins
Notary Public

My Commission Expires:

JUDY DOBBINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires MAY 30, 2004

EXHIBIT "A"

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING THE EASTERLY 44 FRONT AND 49 FEET REAR OF LOT NO. 1 ON THE MAP SHOWING W. T. WOOD'S SUBDIVISION OF THE EAST PART OF HIS LANDS ON SHARPE AVENUE, AS OF RECORD IN BOOK 843, PAGE 38, REGISTER'S OFFICE FOR SAID COUNTY, AND DESCRIBED ACCORDING TO A SURVEY MADE BY ERLE DRAKE, COUNTY SURVEYOR, NOVEMBER 28, 1934, AS FOLLOWS: BEGINNING ON THE NORTHERLY MARGIN OF WEST SHARPE AVENUE SAID POINT BEING 1 FOOT EAST OF THE COMMON CORNER OF LOTS NOS. 1 AND 2 ON SAID PLAN; THENCE NORTHWARDLY AND PARALLEL WITH THE LINE BETWEEN LOTS NOS. 1 AND 2 166 FEET TO THE SOUTHERLY MARGIN OF AN ALLEY; THENCE WITH SAID ALLEY EASTWARDLY 49 FEET; THENCE SOUTHWARDLY 155 FEET TO THE NORTHERLY MARGIN OF WEST SHARPE AVENUE; THENCE WITH THE SAME WESTWARDLY 44 FEET TO THE BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO GERALD R. LEFFLER AND WIFE, SANDRA LEFFLER, IS DECEASED BY DEED OF RECORD IN BOOK 7354, PAGE 604, REGISTER'S OFFICE FOR DAVIDSON COUNTY.

TAX MAP OR PARCEL ID NO.: 83-01-57.00