This instrument prepared by:

William Timothy Hill
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Nashville, Tennessee 37238-1230

Davidson County DEEDWARR
Recvd: 02/26/03 10:17 3pgs
Fees:18.00 Taxes:313.85
20030226-0025358

DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL #:
Bank One, N.A. N54 W13600 Woodale Drive Mail Station WI1-4033 Menomonee Falls, WI 53051	Same	71-16/184.00

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 84,824.68

AFFIANT

SWORN to and subscribed before me this 4th day of February, 2003.

NOTARY PUBLIC

My Commission Expires March 25, 2005

MY COMMISSION EXPIRES: _____

THIS INDENTURE made this 4th day of February, 2003, by and between **Dorothy Williams,** hereinafter called Grantor, and **Bank One, N.A.** hereinafter called Grantee, its successors and assigns.

WITNESSETH: That the Grantor, 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.

Grantor does covenant with the said Grantee that she is lawfully seized and possessed of said land in fee simple, has 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 **Dorothy Williams,** indebted to Bank One for $85,000.00 secured by Deed of Trust dated May 25, 2001 and recorded as Instrument No. 20010713-0074780, 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 4th day of Feb., 2003.

GRANTOR:

Dorothy Williams

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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

WITNESS my hand and official seal at Nashville, Tennessee, this 4th day of February, 2003.

CHARLOTTE E. HENRY NOTARY PUBLIC DAVIDSON COUNTY TENNESSEE

Notary Public

My Commission Expires: My Commission Expires 8-25-2006

EXHIBIT "A"

Being Lots No. 80 and 81 on the Plan of Oakwood Park, as of record in Book 421, Page 12, in the Register's Office for Davidson County, Tennessee. Said Lots No. 80 and 81 front 31 feet each on the easterly side of North 5th Street and extend back between parallel lines 135 feet to an alley.

Being the same property conveyed to Dorothy Williams by Warranty Deed from Aames Capital Corporation dated September 25, 2000 and recorded in Instrument No. 200011130112559, in the Register's Office for Davidson County, Tennessee.