prepared

JOEL A. FREEDMAN
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3300 N.E. EXPRESSWAY, SUITE 8B
ATLANTA, GA 30341

Cross Reference: Inst. 20010102-0000325
Davidson County, Tennessee records

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WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THIS INDENTURE, Made this 21 day of February, in the year two thousand three, between LINDA J. LAKIP, as party of the first part, hereinafter called Grantor, Bank of America, N.A. as party of the second part, hereinafter called Grantee (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns where the context requires or permits).

WITNESSETH: That Grantor for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) and other good and valuable consideration, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantee:

SEE EXHIBIT "A" ATTACHED HERETO

The purpose of this conveyance is in lieu of foreclosure of that certain Purchase Money Deed to Secure Debt (the "Security Deed") dated December 20, 2000, from Linda J. Lakip to Mortgage Investors Group recorded in Deed Instrument 20010102-0000325, Davidson County, Tennessee Records, said Security Deed having been last transferred to Bank of America , N.A.

It is the intent and express desire of the parties hereto that all of the loan documents pertaining to the indebtedness secured by the Security Deed shall remain in full force and effect after the execution and delivery of this Warranty Deed in Lieu of Foreclosure, and that there shall be no merger of the fee interest obtained by Grantee hereby with or unto Grantee's prior security interest on the Property under the Security Deed. This Warranty Deed in Lieu of Foreclosure is executed and delivered by Grantor and is received by Grantee as an absolute conveyance of Grantor's equity of redemption and is not intended to be further security for the aforementioned indebtedness or any other indebtedness or any other indebtedness of Grantor to Grantee. Grantor hereby declares that this conveyance is freely and fairly made.

THIS CONVEYANCE is made subject to all zoning ordinances, easements and restrictions of record affecting said described property.

TO HAVE AND TO HOLD the said described property, with all and singular rights, members and appurtenances thereof, to the same being, belonging, or in anyway appertaining, to the only proper use, benefit and behoof of said Grantee forever in FEE SIMPLE.

AND SAID Grantor will warrant and forever defend the right and title to the said described property unto the said Grantee against the claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the day and year above written.

Signed, sealed and delivered in the presence of:

Jacee D Carpenter
UNOFFICIAL WITNESS

LINDA J. LAKIP (SEAL)

NOTARY PUBLIC
My Commission Expires: 03/26/05

(NOTARY SEAL)

MSP 1000001
Lenders Loan No. 0029251220

Davidson County DEEDWARR
Recvd: 03/13/03 09:30 2pgs
Fees:13.00 Taxes:273.53
20030313-0033784

Our File No.: 158.0210322TN/dks
Lender Loan No.: 0029251220

EXHIBIT "A"

Land in Davidson County, Tennessee, Being Lot No. 24 on the Plan of L.A. Warren's Resubdivision of Block "C" R.M. Dudley's Subdivision, of record in Book 843, Page 102, Register's office for Davidson County, Tennessee.

Said Lot No. 24 fronts 50 feet on the northerly side of Kirkland Avenue and extends back between parallel lines 150 feet to a dead line in the rear.

Being the same property conveyed to Linda J. Lakip by deed from Gary G. Thomas and wife, Maudie F. Thomas, of record in instrument number 200101020000324, Register's office of Davidson County, Tennessee.

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STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is, $73,926.33, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 27th DAY OF FEBRUARY 2003.

Notary Public

ANGELIA D THACKER NOTARY PUBLIC COMM. EXP. 07-08-06 GWINNETT COUNTY, GA

My Commission Expires: _____

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MSP No.: 158.0210322TN (Lakip)
Lender Loan No.: 0029251220
Property Address: 1410 Kirkland Avenue, Nashville, TN 37216
Tax Parcel ID No.: 72-07-44

Mail Tax Notices To and Property Owner:
Bank of America - NY
P.O. Box 9000
Getzville, NY 14068