This instrument prepared by:

PICK-UP

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Davidson County DEEDWARR
Recvd: 06/24/03 10:18 3pgs
Fees:18.00 Taxes:491.05
20030624-0086630

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	61-4-61

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $132,716.49

AFFIANT

SWORN to and subscribed before me this 24th day of June, 2003.

L. Chandler Dep. Reg
~~NOTARY PUBLIC~~

~~MY COMMISSION EXPIRES~~: _____

THIS INDENTURE made this 4th day of June, 2003, by and between James L. Whitbey and Sheryl H. Whitbey, 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:

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 James L. Whitbey and Sheryl H. Whitbey, husband and wife, indebted to Household Financial Center, Inc., for $132,903.37 secured by Deed of Trust dated March 19, 2001, and recorded as Instrument No. 20010322-0027603, Register's Office for Davidson County, Tennessee, and not otherwise. Grantors will surrender and tender possession

upon execution of this Deed.

WITNESS my hand this 6/20 day of June, 2003.

GRANTORS:

James L. Whitbey

James L. Whitbey

Sheryl H. Whitbey

Sheryl H. Whitbey

STATE OF TENNESSEE)
COUNTY OF Davidson)

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

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

Notary Public

My Commission Expires: 7/26/03

EXHIBIT "A"

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 11 on the map of McGaughey's First Haysboro Subdivision of record in Book 843, page 23, Register's Office for Davidson County, Tennessee.

Said Lot 11 fronts 100 feet on the easterly side of Ruskin Avenue, formerly Marina Avenue, and runs back between parallel lines, 200 feet to a dead line, together with the right to use the entire strip marked "reserved" on the easterly margin of Hayesboro drive as shown on the plat of record in Book 647, page 15 and 16, said Register's Office, which was reserved for the use and benefit of all property owners as set out in said deed.

Being the same property conveyed from Ray H. Hagewood and wife, Susan H. Hagewood to James L. Whitbey and wife, Sheryl H. Whitbey by deed recorded 11/08/1990, in Book 8233, at page 878, in the Register's Office of Davidson County, Tennessee. Tax Map or Parcel ID No.: 61.04-61.

This improved property known as 4904 Ruskin Avenue, Nashville, TN 37216.