Davidson County DEEDWARR
Recvd: 08/24/04 08:27 3pgs
Fees:18.00 Taxes:456.28
20040824-0101854

This instrument prepared by:

William Timothy Hill
Attorney at Law
AmSouth Center
315 Deaderick Street, Suite 1230
Nashville, Tennessee 37238-1230

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	072-13-0-450.00

STATE OF TENNESSEE)
COUNTY OF Davidson .

The actual consideration or value, whichever is greater, for this transfer is $ 108,319.86

AFFIANT

SWORN to and subscribed before me this 17th day of August, 2004.

Charlotte E Herring
NOTARY PUBLIC

MY COMMISSION EXPIRES: _____

CHARLOTTE E. HERRING NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 25, 2006

THIS INDENTURE made this 12 day of August, 2004, by and between Willie Ann Phillips, Single, hereinafter called Grantor 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 Willie Ann Phillips, single, indebted to Household Financial Center, Inc., for $110,599.63 secured by Deed of Trust dated July 19, 2000, and recorded as Instrument No. 200007240072444, Register's Office for Davidson County, Tennessee, and the indebtedness secured by said Deed of Trust from Willie Ann Phillips, single, indebted to Household Financial Center, Inc., for $15,000.00 secured by Deed of Trust dated July 19, 2000, and recorded as Instrument No. 200007240072445, 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 12 day of August, 2004.

GRANTOR:

Willie Ann Phillips

Willie Ann Phillips

STATE OF TENNESSEE)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Willie Ann Phillips, single, 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 ____ day of August 12, 2004.

Notary Public

My Commission Expires: November 24, 2007

TAMMY STANTON
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN

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. 228 as shown on the plan of Trevecca Subdivision of Renow, as of record in Book 421, pages 72 & 73, and in Book 572, page 430, Register's Office for Davidson County, Tennessee.

Being the same property conveyed from Robert H. Braswell to Willie Ann Phillips by deed recorded 8/3/99, in Book 11603, at page 1, in the Register's Office of Davidson County, Tennessee. Tax Map or Parcel ID No.: 72.13-450