Box 5

DEED IN LIEU OF FORECLOSURE

RECEIVED
DEC 03 2004
BY:

STATE OF TENNESSEE
COUNTY OF DAVIDSON
I HEREBY SWEAR OR AFFIRM THAT THE ACTUAL CONSIDERATION FOR THIS TRANSFER IS $ 103,531.78

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd day of December 2004

Notary Public

MY COMMISSION EXPIRES: 4-22-06

(AFFIX SEAL)

FLORENCE E. TIBBS NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

THIS INSTRUMENT WAS PREPARED BY

Real Estate Loan Services, Inc. (NAME) 1100 Kermit Dr Ste 204 Nashville, TN 37217 (ADDRESS)

ADDRESS NEW OWNERS(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
American General Financial Services, Inc. (NAME)	Same (NAME)	Map 44-14-0
5520 Old Hickory Blvd. (STREET ADDRESS/ROUTE NUMBER)	(STREET ADDRESS)	Parcel 138.00
Hermitage, TN 37076 CITY/STATE/ZIP	(CITY/STATE/ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE,

CLAUDIA L. CUMMING AND HUSBAND, DON CUMMING

HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO AMERICAN GENERAL FINANCIAL SERVICES, INC.

HEREINAFTER CALLED THE GRANTEE, ITS HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT:

See Exhibit "A" Legal Description

SUBJECT TO EASEMENTS, SETBACK LINES AND RESTRICTIONS OF RECORD, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE; ZONING AND/OR HEALTH DEPARTMENT REGULATIONS FOR THE APPROPRIATE GOVERNMENTAL AUTHORITY, AND RIGHTS FOR PUBLIC UTILITIES AND PUBLIC RIGHTS OF WAY, AND TO MATTERS WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY.

IT IS AGREED BY AND BETWEEN THE PARTIES HERETO THAT THIS DEED IS AN ABSOLUTE CONVEYANCE OF ANY AND ALL TITLE IN EFFECT AS WELL AS IN FORM AND IS NOT INTENDED AS A MORTGAGE, TRUSTEE CONVEYANCE OR SECURITY OF ANY KIND. IT IS FURTHER UNDERSTOOD BY AND BETWEEN THE PARTIES THAT THE CONSIDERATION FOR THIS TRANSFER, IN ADDITION TO THAT HEREINABOVE SET FORTH, IS THE FULL AND ABSOLUTE RELEASE OF ALL DEBTS, OBLIGATIONS, AND CHARGES HERETOFORE EXISTING ON ACCOUNT OF AND IN ACCORDANCE WITH THE TERMS OF A CERTAIN DEED OF TRUST DATED 07/16/2003 AND SECURING A CERTAIN DEBT AND/OR INDEBTEDNESS TO AMERICAN GENERAL FINANCIAL SERVICES, INC., NAMING MIKE ROLL, TRUSTEE, AND RECORDED IN INSTRUMENT NO. 20030722-0102278, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. IT IS FURTHER UNDERSTOOD THAT THE EXPRESS PURPOSE OF THIS CONVEYANCE IS TO COMPLETELY SATISFY SAID OBLIGATION AND TERMINATE THE LIEN CREATED BY SAID DEED OF TRUST AND THE NOTE(S) SECURED THEREBY AND ANY EFFECT THEREOF IN ALL RESPECTS.

NOTE: THIS INSTRUMENT WAS PREPARED FROM INFORMATION PROVIDED BY THE PARTIES HEREIN. CLOSING NOT PERFORMED BY PREPARER. THIS DOCUMENT SHOULD BE RECORDED IMMEDIATELY AFTER EXECUTION IN THE REGISTER OF DEEDS OFFICE IN DAVIDSON COUNTY, TENNESSEE.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, their heirs and assigns, forever; and we do covenant with the said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this 2nd day of December, 2004.

Claudia L. Cumming
CLAUDIA L. CUMMING

Don Cumming
DON CUMMING

Davidson County DEEDWARR
Recvd: 12/28/04 11:30 3pgs
Fees:18.00 Taxes:383.07

20041228-0152899

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **CLAUDIA I. CUMMING and husband, DON CUMMING**, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within document for the purposes therein contained, as their free act and deed.

Witness my hand and official seal at Dickson TN, this 2nd day of December, 2004.

Dina Randolph Notary Public

Commission Expires: July 19 2005

Exhibit "A" Legal Description

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. 121 on the Plan of Section II, Rolling Green Subdivision, Village of Old Hickory, as shown on plan recorded January 29, 1949, in Book 1424, page 91, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

BEING the same property conveyed to Claudia L. Cumming, a married person, by deed from Thelma B. Bullington, a widow, dated March 28, 1991, recorded April 10, 1991, of record in Book 8327, page 819, Register's Office for Davidson County, Tennessee.

This property is also known as 1005 Merritt Street, Old Hickory, Tennessee.

Rta/90075-03