This instrument prepared by:

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Davidson County DEEDWARR
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Fees:18.00 Taxes:300.25
20050128-0010346

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	043-02-0A-125.00

STATE OF TENNESSEE)
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $81,147.92.

AFFIANT

SWORN to and subscribed before me this 3rd day of January, 2005.

NOTARY PUBLIC

MY COMMISSION EXPIRES: My Commission Expires SEPT. 20, 2008

ALLISON R. SCHELY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

THIS INDENTURE made this 3rd day of January, 2005, by and between Cathy R. Norfleet, unmarried, 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 Cathy R. Norfleet, unmarried, indebted to Household Financial Center, Inc., for $83,569.45 secured by Deed of Trust dated January 21, 2000, and recorded as Instrument No. 200001250008145, Register's Office for Davidson County, Tennessee, and the indebtedness secured by said Deed of Trust from Cathy R. Norfleet, unmarried, indebted to Household Financial Center, Inc., for $14,000.00 secured by Deed of Trust dated January 21, 2000, and recorded as Instrument No. 200001250008146, 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 3rd day of January, 2005

GRANTOR:

Cathy R. Norfleet

Cathy R. Norfleet

STATE OF TENNESSEE)
COUNTY OF Davidson **)**

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Cathy R. Norfleet, 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 3rd day of January, 2005

Julia A. Prince

Notary Public

My Commission Expires: 1-29-05

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

EXHIBIT "A"

Situated in Davidson County, State of Tennessee and described as follows, to-wit:

Being Lot No. 125 of the property known as phase two, Cedarwood Courtyard Homes, as shown on the plan of record in Book 5200, page 60, Register's Office for Davidson County, Tennessee to which plan reference is here made for amore complete and accurate description.

Being the same property conveyed from Opal S. Foster to Cathy R. Norfleet by deed recorded 4-9-96, in Book 10008, at page 698, in the Register's Office of Davidson, Tennessee.