Davidson County DEEDWARR
Recvd: 09/21/05 10:24 3 pgs
Fees:17.00 Taxes:0.00
20050921-0113409

S&K File No. : 05-2364
Loan No. : 0048355309
PMI/VA/FHA No. : 483-3439162-703

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that CYNTHIA I. LECKEY, an unmarried woman, the Grantor(s), for and in consideration of One Dollar ($1.00) and other good and valuable consideration in hand paid, receipt of which is hereby acknowledged, and in consideration of the full cancellation and satisfaction for the mortgage indebtedness in favor of First Horizon Home Loans, as servicing agent for Secretary of Housing and Urban Development, do give, grant, sell and convey to Secretary of Housing and Urban Development, its successors and assigns all the following described real property located in Shelby County, Tennessee, to wit:

Lot 13 B, on the Plan of Zone Lot Division Lots 13,14, 23,24, Justin Towne Section Two, of record in Plat Book 5200, Page 528, as amended in Plat Book 5200, Page 588, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

"This legal description is identical with that Deed of Trust recorded at Instrument Number 20040331-0036549 in said Register's Office."

BEING THE SAME PROPERTY CONVEYED UNTO THE GRANTOR BY INSTRUMENT OF RECORD RECORDED IN INSTRUMENT NUMBER 20010705-0071708, IN SAID REGISTER'S OFFICE.

TO HAVE AND TO HOLD the above granted and bargained premises with the appurtenances thereunto belonging, unto the said GRANTEE, his successors and assigns forever. The said GRANTOR does covenant for his/herself, him/her heirs, executors and assigns, that at the signing of these presents, he/she is well seized of the above described premises as a good and indefeasible estate in fee simple, and has good right to bargain and sell the same clear from all encumbrances whatsoever, and that he/she and his/her heirs, executors and assigns will warrant and defend said premises, with the appurtenances thereunto belonging, unto said GRANTEE, his/her successors and assigns, against all lawful claims and demands whatsoever.

"Maximum principal indebtedness for Tennessee recording tax purpose is $ 0.00 ."
Gov. t agency

WITNESS the HAND and SEAL of the GRANTOR on this 27th day of August, 2005.

Cynthia I. Leckey

Cynthia I. Leckey

STATE OF Ohio
COUNTY OF Montgomery

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Cynthia I. Leckey with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained.

Witness my hand and Notarial Seal at office this 27th day of August, 2005.

Julie A. Shaffer
Notary Public

JULIE A. SHAFFER, Notary Public
In and for the State of Ohio
My Commission Expires: May 27, 2009

My Commission Expires: _____

I, or we hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $0.00 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 27th day of August, 2005.

Linda M. Shaw
Notary Public

My Commission Expires: 12/13/2008

LINDA M. SHAW
STATE OF TENNESSEE NOTARY PUBLIC
Shelby County
My Comm. Exp. 12-13-08

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Secretary of Housing and Urban Development 40 Marietta St., Atlanta, GA 30303

Prepared by and return to:
Law Office of Shapiro & Kirsch, LLP
6750 Lenox Center Court, Suite 202
Memphis, TN 38115
Phone 901-767-5566

05-2364

Map Parcel I.D. #150-02-0-131.00