Davidson County DEEDWARR
Recvd: 02/01/06 11:28 2 pgs
Fees:13.00 Taxes:412.43
20060201-0012444

(Hummel, Judith Renee)
This instrument prepared by:
J. Phillip Jones, Attorney
TATUM & JONES, PLLC
Suite C-205, Nashville House
One Vantage Way
Nashville, Tennessee 37228
Map 75-13, Parcel 216

New Owner - Send Tax Bills:
U S Bank Consumer Finance
205 West 4th Street, Suite 500
Cincinnati, OH 45202

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made this 30th day of JANUARY, 2006, between JUDITH RENEE HUMMEL, A SINGLE PERSON, hereinafter called GRANTOR, and U S BANK CONSUMER FINANCE, its successors and assigns, hereinafter called GRANTEE.

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of One Dollar ($1.00) cash in hand paid, the receipt of which is hereby acknowledged, and other valuable consideration, the GRANTOR has bargained and sold, and by these presents do transfer and convey unto the said GRANTEE, its successors and assigns, a certain tract or parcel of land in DAVIDSON County, Tennessee, described as follows, to wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

Being Lot No. 1073 and the Plan of Hermitage Hills, Section 9, as of record in Plat Book 3600, Page 97, Register's Office for Davidson County, Tennessee, to which said plat reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Judith Renee Hummel, a single person by Warranty Deed on 08/05/99 in Book 11607, Page 574, of the public records of Davidson County, Tennessee.

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, its successors and assigns forever. I covenant with the said GRANTEE that I am lawfully seized and possessed of said land in fee simple, have a good right to convey it, and that the same is unencumbered except as otherwise herein set out.

THIS DEED is an absolute conveyance of title in effect as well as in form, and is not intended as a mortgage, trust conveyance, or security of any kind. The consideration therefore in addition to that herein above set forth is the full release of all debts, obligations, and charges heretofore existing on account of and by the terms of two (2) Deeds of Trust on the property herein conveyed. Said Deeds of Trust are dated AUGUST 6, 2004, executed by the GRANTOR herein, recorded in INSTRUMENT NO. 20040830-0104677 and INSTRUMENT NO. 20040830-0104678, in the Register's Office for DAVIDSON County, Tennessee, and this conveyance is for the purpose of completely satisfying said obligation and terminating said Deeds of Trust and notes secured thereby, and any effect thereof in all respects.

THE GRANTOR further warrants that, as of the date of execution of this instrument, she does not own any other property subject to a mortgage held by U S Bank, National Association.

Judith Renee Hummel

JUDITH RENEE HUMMEL

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 JUDITH RENEE HUMMEL, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Franklin, Tennessee, this 30th day of JANUARY, 2006.

D. Suzanne Howell

Notary Public

My Commission Expires: 3·15·2006

D. SUZANNE HOWELL NOTARY PUBLIC SUMNER COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual value or consideration, whichever is greater for this transfer is $ 111,466.99.

Judith Renee Hummel

Affiant

Subscribed and sworn to before me, this the 30th day of JANUARY, 2006.

D. Suzanne Howell

Notary Public

My Commission Expires:
3·15·2006

THIS IS IMPROVED PROPERTY LOCATED AT 4002 BONNACREEK DRIVE, HERMITAGE, TN 37076.

D. SUZANNE HOWELL NOTARY PUBLIC SUMNER COUNTY, TENN.