FILE NO: 0606120TN/DKS
LOAN NO : 0437028996

Prepared by: JOEL A. FREEDMAN
MORRIS, SCHNEIDER & PRIOR, L.L.C.
1587 N.E. EXPRESSWAY
ATLANTA, GA 30329

Davidson County DEEDWARR
Recvd: 06/02/06 13:02 5 pgs
Fees:28.00 Taxes:290.21
20060602-0065136

Cross reference: Inst: 200311100164359
Davidson County, Tennessee

WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THIS INDENTURE, Made this 24th day of April in the year Two Thousand Six between WILLIAM E. STOVER AND ROXANNE E. STOVER, as party of the first part, hereinafter called Grantor, AXIOM FINANCIAL SERVICE, as party of the second part, hereinafter called Grantee (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns where the context requires or permits).

WITNESSETH: That Grantor for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) and other good and valuable consideration, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantee:

SEE EXHIBIT "A" ATTACHED HERETO

The purpose of this conveyance is in lieu of foreclosure of that certain Purchase Money Deed to Secure Debt (the "Security Deed") dated October 25, 2003, from William E. Stover and Roxanne E. Stover, recorded in Instrument 200311100164359, Davidson County, Tennessee Records, said Deed of Trust last being transferred to JP Morgan Bank as Trustee.

It is the intent and express desire of the parties hereto that all of the loan documents pertaining to the indebtedness secured by the Security Deed shall remain in full force and effect after the execution and delivery of this Warranty Deed in Lieu of Foreclosure, and that there shall be no merger of the fee interest obtained by Grantee hereby with or unto Grantee's prior security interest on the Property under the Security Deed. This Warranty Deed in Lieu of Foreclosure is executed and delivered by Grantor and is received by Grantee as an absolute conveyance of Grantor's equity of redemption and is not intended to be further security for the aforementioned indebtedness or any other indebtedness or any other indebtedness of Grantor to Grantee. Grantor hereby declares that this conveyance is freely and fairly made.

THIS CONVEYANCE is made subject to all zoning ordinances, easements and restrictions of record affecting said described property.

TO HAVE AND TO HOLD the said described property, with all and singular rights, members and appurtenances thereof, to the same being, belonging, or in anyway appertaining, to the only proper use, benefit and behoof of said Grantee forever in FEE SIMPLE.

AND SAID Grantor will warrant and forever defend the right and title to the said described

property unto the said Grantee against the claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the day and year above written.

Signed, sealed and delivered in the presence of:

Amanda K. Wash
UNOFFICIAL WITNESS

William E Stover
WILLIAM E. STOVER

UNOFFICIAL WITNESS

~~ROXANNE E. STOVER~~

State of ~~Tennessee~~ Indiana

County of Howard

On this 26th day of April, 2006, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared William E Stover, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person(s) executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 26th day of April, 2006.

NOTARY PUBLIC SEAL INDIANA

Amanda K. Wash
Notary Public Amanda K. Wash

My Commission Expires: 1/12/2008

property unto the said Grantee against the claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the day and year above written.

Signed, sealed and delivered in the presence of:

UNOFFICIAL WITNESS

UNOFFICIAL WITNESS

~~WILLIAM E. STOVER~~

Roxanne E Stover
ROXANNE E. STOVER

State of Tennessee

County of Rutherford

On this 29th day of April, 2006, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Roxanne E Stover/Richard Dutton the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person(s) executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 29th day of April, 2006.

Carol K. Hackney
Notary Public

My Commission Expires: 12/19/2006

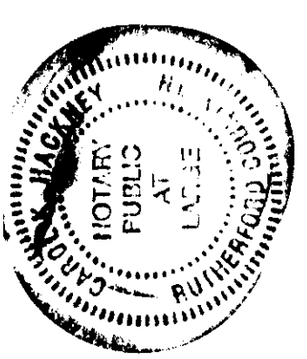


EXHIBIT A

A certain Tract or Parcel of land of Davidson County, State of Tennessee, described as follows, to wit: Being Lot No. 24 on the plan of Bel-Air, section 1, as of record in Book 2900, Page 27 and 28, Register's office for Davidson County, Tennessee, to which said plan reference is hereby made for a complete legal description. Being the same property conveyed to William E. Stover, and Roxanne E. Stover, by deed recorded 10/05/89 in Book 7955 Page 536. Parcel ID# 107.05.0 126.00. Known as: 704 Elissa Drive, Nashville, TN 37217.

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Lenders Loan No. 0437028996
Property Address: 704 Elissa Drive, Nashville, TN 37217
Tax Parcel ID No.: 107-05; 126.00

Mail Tax Notices To and Property Owner:
Homecomings/Fidelity National Foreclosure & Bankruptcy
Suite 200, 1270 Northland Drive
Mendota Height, MN 55120

I, or we, 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 $78,436.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 12 day of May

Notary Public

My Commission Expires:

RICHETTA MILTON NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES JAN. 27, 2009