This instrument prepared by:

William Timothy Hill
Attorney at Law
Sun Trust Bank Building
201 Fourth Ave North Ste 1800
Nashville, Tennessee 37219

Davidson County DEEDWARR
Recvd: 10/25/06 13:00 3 pgs
Fees:18.00 Taxes:573.96
20061025-0132354

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	059.08-0 211 00

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $ 155,123.57

AFFIANT

SWORN to and subscribed before me this 28 day of September, 2006.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 5/22/10

ERIC C. HAYWARD
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

THIS INDENTURE made this 26th day of September, 2006, by and between Lorenzo E. Bennett and wife Cheryl L. Bennett, husband and wife, hereinafter called Grantors and **Beneficial Tennessee, 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.

Grantor 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 Lorenzo E. Bennett and Cheryl L. Bennett, husband and wife, indebted to Beneficial Tennessee, Inc., for $157,879.62 secured by Deed of Trust dated June 16, 2004 and recorded as Inst. No. 2004061-0072473, Register's Office for Davidson County, Tennessee, and not otherwise. Grantor will surrender and tender possession upon execution of this Deed.

WITNESS my hand this 28 day of September, 2006.

GRANTORS:

Lorenzo E. Bennett
Lorenzo E Bennett

Cheryl L. Bennett
Cheryl L. Bennett

STATE OF Tennessee)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Lorenzo E Bennett and wife, Cheryl L. Bennett, with whom I am personally acquainted and who upon oath acknowledged _____ to be the within named bargainor, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Bank of America, _____, this 28 day of September, 2006.

E. C. Hayward
Notary Public

ERIC C. HAYWARD
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires: 5/22/10

EXHIBIT "A"

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 38 on the plan of Claymille Station, Phase three as of record in Book 6900, page 648, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed from Houston Ezell Corporation to Lorenzo E. Bennett and Cheryl L. Bennett, husband and wife, by deed recorded 5-23-94, in Book 9352, at page 483, in the Register's Office of Davidson County, Tennessee.

This is improved property known as 56 Mill Station Dr., Nashville, Tennessee 37207.