PICK-UP

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: 03/08/07 15:44 3 pgs
Fees:18.00 Taxes:445.19
20070308-0029085

Davidson County DEEDWARR
Recvd: 03/14/07 14:59 3 pgs
Fees:17.00 Taxes:0.00
20070314-0031441

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	072-04-0 030.00

STATE OF TENNESSEE)
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $ 120,321.64

AFFIANT

SWORN to and subscribed before me this 5th day of March, 2007

NOTARY PUBLIC

MY COMMISSION EXPIRES: March 20, 2010

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY PHYLLIS ASHBY
My Commission Expires MAR 20 2010

THIS INDENTURE made this 22nd day of January, 2007, by and between Karen D. Tomlin and husband, Jeffrey K. Tomlin, 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.

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 Karen D. Tomlin and husband, Jeffrey K. Tomlin, indebted to Beneficial Tennessee, Inc., for $120,954.47 secured by Deed of Trust dated April 18, 2005, and recorded as Instrument No. 20050420-0043828, 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 24th day of January, 2007.

GRANTORS:

Karen D. Tomlin

Karen D. Tomlin

Jeffrey K. Tomlin

Jeffrey K. Tomlin

STATE OF TENNESSEE)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Karen D. Tomlin and husband, Jeffrey K. Tomlin with whom I am personally acquainted and who upon oath acknowledged them to be the within named bargainors, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 24th day of January, 2007.

Cindy Mullins

Notary Public

My Commission Expires: SEPTEMBER 25, 2010

CINDY MULLINS
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON

MY COMMISSION EXPIRES
SEPTEMBER 25, 2010

EXHIBIT "A"

EXHIBIT "A"

Situate lying and being in the County of Davidson, State of Tennessee, to wit:

Being Lot No. 27 and the easterly 4 feet of Lot No. 28 of Block "A" on the plan of Inglewood Golf Subdivision, of record in Plat Book 843, page 65, Register's Office for said County and state.

Being the same property conveyed from Jack B. Spitznas and Karen D. Jennings to Karen D. Tomlin, married, by deed recorded 03/15/2001, in Instrument No. 200103150024902, in the Register's Office of Davidson County, Tennessee.