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: 06/26/07 14:18 3 pgs
Fees:18.00 Taxes:497.31
20070626-0076340

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	042-09-0-089.00

STATE OF TENNESSEE)
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $134,408.05

AFFIANT

SWORN to and subscribed before me this 25th day of June, 2007.

CHARLOTTE F. HERRING
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

Charlotte F Herring
NOTARY PUBLIC

MY COMMISSION EXPIRES: _____

THIS INDENTURE made this 20th day of June, 2007, by and between David A. Scott, married, hereinafter called Grantors and **Household Financial Center, 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 David A. Scott, married, indebted to Household Financial Center, Inc., for $141,458.91 secured by Deed of Trust dated April 25, 2002, and recorded as Inst. No. 20020503-0054451, 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 20 day of June, 2007.

GRANTORS:

David A. Scott

STATE OF TENNESSEE)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared David A. Scott, with whom I am personally acquainted and who upon oath acknowledged he/she to be the within named bargainor, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 20 day of June, 2007.

PHYLLA A. BENNETT STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

Notary Public
My Commission Expires: 9-19-09

My Commission Expires 9-19-09

Freda S. Scott

STATE OF TENNESSEE)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Freda S. Scott, with whom I am personally acquainted and who upon oath acknowledged he/she to be the within named bargainor, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Davidson Co Tennessee, this 20 day of June, 2007.

PHYLLA A. BENNETT STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

Notary Public
My Commission Expires: 9-19-09

My Commission Expires 9-19-09

EXHIBIT "A"

Situate in the County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 35, on the map of Kemper Heights, Section 1, as of record in Book 2331, page 65 and 66, Register's Office for said county to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed from Steven L. Cole and Janice Cole, husband and wife, to David A. Scott, married by deed recorded 6/8/1998, in Book 10967, at page 538, in the Register's Office of Davidson County, Tennessee.

This is improved property known as: 905 Westchester Dr, Madison, TN 37115.