Davidson County DEEDWARR
Recvd: 09/21/07 10:34 4 pgs
Fees:23.00 Taxes:386.21

20070921-0112930

Our File No.: 382.0710032TN
Lender Loan No.: 7423897461

Cross Reference: Instrument No. 20050419-0043204
Davidson County, TN Records

PRIORITY TRUSTEE SERVICES OF TENNESSEE, L.L.C.
1587 N.E. Expressway
Atlanta, GA 30329
(770) 234-9181

Name & address of Preparer

WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THIS INDENTURE, this 25th day of May, 2007 between YVONNE T. JOHNSON, as party of the first part, hereinafter called Grantor, and THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TO JP MORGAN CHASE BANK, N.A., AS TRUSTEE, AS NOMINEE FOR THE BANK OF NEW YORK TRUST COMPANY, N.A., AS SUCCESSOR TO JP MORGAN CHASE BANK, N.A., AS TRUSTEE, 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 Deed of Trust dated April 14, 2005, from Yvonne T. Johnson to Homecomings Financial Network, recorded in Instrument No. 20050419-0043204 Davidson County, Tennessee Register's Office, said Deed of Trust last assigned to The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as Trustee

Improvements thereon bear the municipal address: 1200 Deerhaven Court, Antioch, TN 37013
Map parcel 165-14-0; 112.00

Derivation Clause: The instrument constituting the source of the Borrower's interest in the foregoing described property was a Warranty Deed dated April 14, 2005 and recorded in Instrument No. 20050419-0043203, Register of Deeds, Davidson County, Tennessee.

It is the intent and express desire of the parties hereto that all of the loan documents pertaining to the indebtedness secured by the Deed of Trust 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 Deed of Trust. 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:

UNOFFICIAL WITNESS

Yvonne T. Johnson

Sworn to and subscribed before
Me this 24 day of May, 2007

NOTARY PUBLIC
My commission expires:

(NOTARY SEAL)

PATRICK JOSEPH ROBUSTO
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 10, 2009

On this 24th day of May, 2007, before me personally appeared Yvonne T. Johnson (TWDL Verified), to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person (or person's) free act and deed.

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MSP No.: **0710032TN (Johnson)**
Lender Loan No.: **7423897461**
Property Address: **1200 Deerhaven Court, Antioch, TN 37013**
Tax Parcel ID No.: **165-14-0; 112.00**

Mail Tax Notices To and Property Owner:

Homecomings Financial, LLC/FNFS
9350 Waxie Way
San Diego, CA 92123

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 $ 104,380.05, 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 24th day of May, 2007

Notary Public

My Commission Expires: Sept 19, 2009

PATRICK JOSEPH ROBUSTO
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires SEPT. 19, 2009

EXHIBIT "A"

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

Being Lot 105 on the Plan of Peppertree Forest, Section 12 of record in Plat Book 8250, Page 80, Register's Office Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.