Our File No.: 158.0804039TN
Lender Loan No.: 68618000116099

Davidson County DEEDWARR
Recvd: 05/20/08 09:55 5 pgs
Fees:28.00 Taxes:973.75

20080520-0051601

NATIONWIDE TRUSTEE SERVICES, INC.
1587 Northeast Expressway
Atlanta, Ga 30329
(770) 234-9181

Cross Reference: Deed Book, Page -
Davidson County, TN Records
Instrument # 20060803-0094508

WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THIS INDENTURE, this 16 day of May, 2008 between RONNY B. GAITHER AND MARTHA S. GAITHER, as party of the first part, hereinafter called Grantor, and BANK OF AMERICA, NA, 100 North Tryon Street, Charlotte, NC, 28255, 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

Derivation Clause: The instrument constituting the source of the Borrower's interest in the foregoing described property was a Warranty Deed dated February 15, 1978 and recorded on February 15, 1978 in Record Book 5254, Page 492, in the Davidson County Register's Office.

Improvements thereon bear the municipal address: 1441 McGavock Pike, Nashville, TN 37216

Map parcel 72-08; 28.00

The purpose of this conveyance is in lieu of foreclosure of that certain Deed of Trust dated June 1, 2006, from Ronny B Gaither and Martha S Gaither to Bank of America, NA, recorded in Instrument Number 20060803-0094508, Davidson County, Tennessee Register's Office, said Deed of Trust.

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:

Venessa Dodd
UNOFFICIAL WITNESS

Ronny Gaither
Ronny Gaither

Martha Gaither
Martha Gaither

Sworn to and subscribed before
Me this 16 day of May, 2008

NOTARY PUBLIC
My commission expires: 2-15-09

(NOTARY SEAL)

KATHY F. HARRIS
STATE OF TENNESSEE NOTARY PUBLIC
ROBERTSON COUNTY

EXHIBIT "A"

Land in Davidson County, Tennessee, being the easterly 20 feet of Lot No. 8, all of Lot No. 9 and the westerly 20 feet of Lot 10 Block A on the Map of Inglewood Golf Club Estates, of record in Book 843, page 98, said Register's Office.

Said lot fronts 100 feet on the northerly side of Williams Ferry Road (now McGavock Pike) and runs back between lines, as measured from the center line of said road, 547 feet, more or less, on the westerly line and 374 feet, more or less, on the easterly line to a dead line and measures 209.8 feet, more or less thereon.
Being the same property conveyed to Ronny B. Gaither and wife, Martha Sandra Gaither by deed from Dorian E. Clark of record in Book 5254, page 492, said Register's Office.

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MSP No.: **0804039TN (Gaither)**
Lender Loan No.: **68618000116099**
Property Address: **1441 McGavock Pike, Nashville, TN 37216**
Tax Parcel ID No.: **72-08; 28.00**

Individual Acknowledgement:

STATE OF TN

COUNTY OF Robertson

On this 16 day of May 2008, before me personally appeared Ronny B and Matthew Gaither to me known to be the person(s) described ~~in~~ and who acknowledged the due execution of the foregoing instrument.

IN WITNESS WHEREOF I have hereunto set my hand and Notarial Seal.

Sworn to and subscribed before me this 16 day of May, 2008.

Kathy Harris
Notary Public

Kathy Harris
NOTARY ~~PUBLIC~~
My commission expires: 2-15-09

(NOTARY SEAL)

KATHY F. HARRIS
STATE OF TENNESSEE NOTARY PUBLIC
ROBERTSON COUNTY

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MSP No.: **0804039TN (Gaither)**
Lender Loan No.: **68618000116099**
Property Address: **1441 McGavock Pike, Nashville, TN 37216**
Tax Parcel ID No.: **72-08; 28.00**

Mail Tax Notices To and Property Owner:

Bank of America/FNFS
1270 Northland Drive, Suite 200
Mendota Heights, 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 $263,176.32, 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 16 day of May '08.

Notary Public

My Commission Expires: 2-15-09

KATHY F. HARRIS
STATE OF TENNESSEE NOTARY PUBLIC
ROBERTSON COUNTY