This Form furnished by: **HELEN SFIKAS ROGERS, ROGERS & ASSOCIATES**

FROM:

DONALD JAMES PIRK and BRANDY KATHLEEN PIRK

Davidson County DEEDWARR
Recvd: 09/17/08 15:09 5 pg
Fees:28.00 Taxes:416.77
20080917-0095154

TO:

ELECTRIC SERVICE CREDIT UNION

DEED -IN -LIEU OF FORECLOSURE

New Owner & Address	Taxable Party	Parcel ID No.
Electric Service Credit Union P. O. Box 24117 Nashville, Tennessee 37202	Electric Service Credit Union P. O. Box 24117 Nashville, Tennessee 37202	162 03 0 410.00

STATE OF TENNESSEE }

COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE FOR TENNESSEE TAX PURPOSES, FOR THIS TRANSFER IS: **$ 112,639.32**.

RON SMITH, MANAGER

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th, DAY OF September, 2008.

NOTARY PUBLIC

MY COMMISSION EXPIRES: Nov. 14th, 2009
DATE

KENNETH M. DUBRAY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TN

This Instrument Prepared By:

HELEN S. ROGERS
2205 State Street
Nashville, TN 37203

(615) 320-0600

We, ***DONALD JAMES PIRK and Wife, BRANDY KATHLEEN PIRK*** (hereinafter referred to as Grantors'), declare for valuable consideration, the receipt, adequacy and sufficiency of which is hereby acknowledged by Grantors', Grantors' have bargained, sold, conveyed, and by these presents do hereby bargain, sell, convey, remise, release and forever quitclaim unto, and in the favor of the ***ELECTRIC SERVICE CREDIT UNION*** (hereinafter referred to as Grantee's), Grantee's

heirs, successors, assigns, all of Grantors' rights, title, interest, redemption rights, claims, demands, or other remedies under the laws of the State of Tennessee or otherwise, which Grantors' have or may have in and to that certain tract or parcel of land described herein, together with any improvements located thereon, and being more particularly described in ***Exhibit "A"*** as attached hereto and incorporated herein by this reference (hereinafter referred to as the "Property").

Grantors hereby acknowledge that the Grantee's have a security interest pursuant to Deeds of Trusts placed upon the Property and properly perfected with the Register's Office for Davidson County, Tennessee. Grantors affirmatively state that they have not transferred or encumbered their rights to the Property and have removed any and all personal property not subject to such liens and security interest by the Grantee's from the Property.

This Deed-in-Lieu of Foreclosure is an absolute conveyance. Grantors expressly agree that the Grantee's have the right to sell the Property totally and finally without further notice or other obligations from the Grantee's to Grantor under the laws of the State of Tennessee. The Grantors' having sold or conveyed the Property described herein to the Grantee's for a fair and adequate consideration, such consideration being full satisfaction of all obligation secured by a certain Deed of Trust dated the 17th day of October, 2006, and recorded in Instrument No. 20061024-0132042, Register's Office for Davidson County, Tennessee and by a certain Revolving Credit Deed of Trust dated the 17th day of October, 2006, and recorded in Instrument No. 20061024-0132043, Register's Office for Davidson County, Tennessee. Grantors' declare that this conveyance is freely and fairly made and that there are no agreements, oral or written, other than this Deed-in-Lieu of Foreclosure between Grantors' and the Grantee's with respect to the Property described herein.

To have and to hold the Property unto Grantee's, Grantee's heirs, successors and assigns, so that neither Grantors', Grantors' heirs, executors, administrators, successors and assigns, nor any other person or persons claiming by through or under Grantors' shall have any right, title, claims or interest in or to the Property described herein.

This is improved property known as:

141 Sheila Drive, Antioch, Davidson County, Tennessee 37013

WITNESSED Our Hand this the 15 day of September, 2008.

~~DONALD JAMES~~ DONALD JAMES PIRK

BRANDY KATHLEEN PIRK

STATE OF WISCONSIN }

COUNTY OF RACINE }

Personally appeared before me, ANDREW TROJAN, a Notary Public in and for said County and State, the within named ***DONALD JAMES PIRK***, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that **HE** executed the within instrument for the purposes of therein contained.

WITNESS my hand at , this the 15 day of September, 2008.

NOTARY PUBLIC

My Commission Expires: 11/27/11.

DATE

ANDREW TROJAN
Notary Public
State of Wisconsin

STATE OF TENNESSEE }

COUNTY OF DAVIDSON }

Personally appeared before me, Jo Ann Smith, a Notary Public in and for said County and State, the within named ***BRANDY KATHLEEN PIRK***, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that **SHE** executed the within instrument for the purposes of therein contained.

WITNESS my hand at Nashville, Tennessee, this the 16th day of Sept., 2008.

Jo Ann Smith

NOTARY PUBLIC

My Commission Expires: 5-22-2010.

DATE

JO ANN SMITH NOTARY PUBLIC

My Commission Expires MAY 22, 2010

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires MAY 22, 2010

EXHIBIT "A"

Parcel No. 162 03 0 410.00

Land in Davidson County, Tennessee, being Lot(s) 35, as shown on the map entitled Revised Haywood Forest, of record in Plat Book 5200, Page(s) 2, 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 real property conveyed to Brandy K. Pirk and Husband, Donald J. Pirk, by deed from Dung Cao Tran and wife, The Ngoc Lieu, of record as Instrument No. 20041006-0120472, dated September 30, 2004, Register's Office for Davidson County, Tennessee.

This Deed was prepared from information provided by the parties herein, and the preparation of this Deed neither expresses nor implies any opinion of the preparer as to the title nor as to the accuracy of the description of the property conveyed herein.

This conveyance is subject to (1) Taxes (2) All restrictions of record (3) All easements of record (4) All visible easements (5) All matters appearing on the plan of record (6) All applicable Governmental and Zoning regulations (7) All indebtedness on the real property (8) By-Laws and (9) Homeowner's Association Charter (10) Open Space Easement as recorded in the Register's Office, Davidson County, Tennessee.

This is improved real property known as:

141 Sheila Drive, Antioch, Davidson County, Tennessee 37013