ADDRESS OF NEW OWNER	SEND TAX BILLS TO:	MAP/PARCEL NO.
The Farmers Bank P. O. Box 10 Portland, TN 37148	SAME	08112027900

THIS INSTRUMENT PREPARED BY: Oldham & Dunning, LLC, 109 Public Square, Gallatin, TN 37066 (615) 452-1001.

DEED IN LIEU OF FORECLOSURE

WHEREAS, THE FARMERS BANK (the "Grantee") is the holder and owner of a certain promissory note in the original principal sum of $520,167.85 executed by KIMBERLY M. CISCO AND SAMUEL E. HARDING, JR., (the "Grantors"), payable to the Grantee, which is secured by a Deed of Trust of record in Instrument Number 20070319-0033257, Register's Office of Davidson County, Tennessee, and modified in Instrument Number 20080129-0008937; and

WHEREAS, the Grantors have agreed to make, and the Grantee has agreed to accept, this conveyance in return for full and complete satisfaction of said promissory note and the release of said Deed of Trust;

NOW, THEREFORE, for and in consideration of the above recitals and other good and valuable consideration, the receipt of which is hereby acknowledged, the Grantors, KIMBERLY M. CISCO AND SAMUEL E. HARDING, JR., by these presents does hereby transfer, grant, and convey unto the Grantee, THE FARMERS BANK, its successors and assigns, all of its right, title and interest in the following parcel of land situated in Davison County, State of Tennessee, to wit:

BEING Lot No. 341, on the plan of McGavock, Wetmore and Others First Addition of Nashville, of record in Book 21, Page 23, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete description.

Said Lot No. 341 fronts 50 feet on the easterly side of Arthur Avenue, formerly Wetmore Avenue, and extends back between parallel line, with the northerly margin of Cheatham Street, 150 feet to an alley.

Being the same property conveyed to Kimberly M. Cisco and Samuel E. Harding, Jr. by deed of record in Instrument Number 20070319-0033256, Register's Office for Davidson County, Tennessee.

Property Address: 1504/1506 Arthur Street, Nashville, TN 37208.

TO HAVE AND TO HOLD the above described tract or parcel of land, together with all the improvements thereon and the appurtenances thereunto belonging, unto the said GRANTEE, its successors and assigns, in fee simple forever.

GRANTORS covenant with the said GRANTEE that they are lawfully seized and possessed of the above described tract or parcel of land, that they have a good right to convey same, and that the same is unencumbered, EXCEPT for the applicable building and zoning restrictions, all visible easements and

BILL GARRETT, Davidson County
Trans:T20090048478 DEEDWARR
Recvd: 07/17/09 14:58 3 pgs
Fees:18.00 Taxes:1165.50
20090717-0067362

easements of record, and the real estate taxes for 2009; and Grantors do further covenant and bind themselves, their heirs, successors and assigns, to warrant and forever defend the title to said land to said Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

The Grantee executes this instrument for the sole purpose of agreeing that this conveyance is for the full and complete satisfaction of the herein described promissory note and release of the herein described deed of trust.

IN TESTIMONY WHEREOF, we have hereunto set our signatures through our duly authorized representatives, this the 30th day of June, 2009.

KIMBERLY M. CISCO

SAMUEL E. HARDING, JR.

GRANTEE:
THE FARMERS BANK

BY: _____, AVP
Chris Wilson, AVP/Commercial Lender

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a notary public in and for said County and state, the within named KIMBERLY M. CISCO, the grantor, 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 therein contained.

Witness my hand and seal, this the 30th day of June, 2009.

CHRIS J. WILSON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

NOTARY PUBLIC
My commission expires: MY COMMISSION EXPIRES: November 22, 2010

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a notary public in and for said County and state, the within named SAMUEL E. HARDING, JR., the grantor, 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 therein contained.

Witness my hand and seal, this the 30th day of June, 2009.

CHRIS J. WILSON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

NOTARY PUBLIC
My commission expires: MY COMMISSION EXPIRES: November 22, 2010

STATE OF TENNESSEE
COUNTY OF SUMNER

Before me, the undersigned, of the state and county aforementioned, personally appeared Chris Wilson, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the AVP/Commercial Lender of THE FARMERS BANK, the within named bargainor, a corporation, and that he, as such officer, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as such officer.

Witness my hand and seal, this the 30th day of June, 2009.

Brenda B. Smith
NOTARY PUBLIC
My commission expires: 6 /30 /09

BRENDA B. SMITH
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY, TN

STATE OF TENNESSEE
COUNTY OF SUMNER

The actual consideration or value, whichever is greater, for this transfer is $315,000.00

Brenda B. Smith
Affiant

Subscribed and sworn to before me this
the 30th day of June, 2009.

NOTARY PUBLIC
My commission expires: / /

MY COMMISSION EXPIRES:
November 22, 2010

CHRIS J. WILSON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY