BILL GARRETT, Davidson County
Trans:T20090048589 DEEDWARR
Recvd: 07/20/09 08:51 3 pgs
Fees:18.00 Taxes:300.73
20090720-0067485

This instrument prepared by:
Kevin J. Jones
Attorney at Law
1801 8th Avenue South, Suite 100
Nashville, Tennessee 37203

Address New Owner:	Send Tax Bills To:	Map/ Parcel
American General Financial Services, Inc. 61 East Thompson Lane, Suite 114 Nashville, TN 37211	SAME	119-07 188.00

WARRANTY DEED IN LIEU OF FORECLOSURE

WHEREAS, American General Financial Services, Inc. ("Grantee") is the lawful owner and holder of the indebtedness (the "Secured Indebtedness") secured by that Deed of Trust (the "Deed of Trust") conveying certain property (the "Property") from John L. Stewart, Jr. and Wilma J. Stewart ("Grantors") to Kevin Jones, Trustee, recorded 06/25/2008, of record at instrument number 20080625-0065365, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the Grantors have defaulted under the terms of the Deed of Trust; and,

WHEREAS, in order to avoid a foreclosure sale, Grantors wish to convey the Property to Grantee. This conveyance is an absolute conveyance for value and in consideration of the release and cancellation of the debt secured by the deed of trust from John L. Stewart, Jr. and Wilma J. Stewart to American General Financial Services, Inc., dated 06/23/2008, recorded 06/25/2008, at instrument number 20080625-0065365 in the Register's Office for Davidson County, Tennessee; and,

NOW, THEREFORE, in consideration of Grantee's release and cancellation of the debt secured by the heretofore mentioned Deed of Trust, the Grantors, John L. Stewart, Jr. and Wilma J. Stewart, hereby transfer and convey to Grantee the following property located in Davidson County, Tennessee described as follows:

Land in Davidson County, Tennessee, being Lot No. 5 on the Map showing changes in Lots 34, 35, 36 & 37 of First Mortgage Bond Company's Subdivision of Part of Block "B", Overhill City Plan, as of record in Book 843, page 28, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

Subject to easements, restrictions, and covenants of record, if any.

This being the same property conveyed to John L. Stewart, Jr. from Donna K. Tollett Cherry herein by Deed dated 10/24/02 and recorded 10/29/02 in Instrument #20021029-0132561.

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TO HAVE AND TO HOLD the Property with all appurtenances, estate, title and interest thereto belonging to Grantors, their successors and assigns, forever.

Grantors covenant with Grantee that Grantors are lawfully seized and possessed of the Property in fee simple; that Grantors have a good right to convey the Property; and that the Property is unencumbered except as set forth herein.

Grantors further covenant to warrant and forever defend the title to the Property to Grantee, its successors and assigns against the lawful claims of all persons.

Executed this 17th day of July, 2009.

John L. Stewart, Jr. Grantor

Wilma J. Stewart Grantor

STATE OF TENNESSEE)
)SS:
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, John L. Stewart, Jr. and Wilma J. Stewart, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged themselves to be the within named bargainor, and that they executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 17 day of July, 2009.

Notary Public
My Commission Expires: 23 Jan 2010

STATE OF TENNESSEE)
)SS:
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is 81,278.80.

Affiant

Subscribed and sworn to before me this 17th day of July, 2009.

Notary Public
My Commission Expires: 1/23/10

JAMES F. FULLER
STATE OF TENNESSEE
NOTARY PUBLIC
STATE AT LARGE