BILL GARRETT, Davidson County
Trans:T20090068086 DEEDWARR
Recvd: 10/06/09 10:43 4 pgs
Fees:23.00 Taxes:209.01
20091006-0092816

DEED IN LIEU OF FORECLOSURE

MAIL RECORDED DEED TO:	OWNER (SEND TAX BILLS TO):
AMERICAN GENERAL FINANCIAL SERVICES, INC. 5520 OLD HICKORY BOULEVARD HERMITAGE, TN 37076	AMERICAN GENERAL FINANCIAL SERVICES, INC. 5520 OLD HICKORY BOULEVARD HERMITAGE, TN 37076

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS ($10.00) cash in hand paid and other good and valuable consideration, the receipt of which is hereby acknowledged, MARSHA RENE MINCHEY, a married woman, joined by her spouse, DAVID MINCHEY (herein, "Grantor"), whose address is 123 Becker Avenue, Old Hickory, TN 37138, hereby sells, transfers and conveys to AMERICAN GENERAL FINANCIAL SERVICES, INC. (herein, "Grantee"), whose address is 5520 Old Hickory Boulevard, Hermitage, TN 37076, all of Grantor's interest in and to the following described real property located in Davidson County, State of Tennessee:

SEE EXHIBIT A ATTACHED HERETO.

TO HAVE AND TO HOLD said real estate, with all and singular the hereditaments and appurtenances of and to the same belonging or in anywise appertaining to the said Grantee and the said Grantee's heirs, successors and assigns, forever. AND the Grantor for the Grantor and Grantor's heirs, representatives, successors and assigns, does covenant and agree to and with Grantee and Grantee's heirs, successors and assigns, that Grantor is lawfully seized in fee of the aforesaid premises; that the same are free of all encumbrances except those appearing of record; that Grantor has good right to sell and convey the same to Grantee as aforesaid; and that the before granted premises Grantor will warrant and forever defend against all lawful claims whatever.

This conveyance is an absolute conveyance of title in effect as well as form and is intended to include and unconditionally convey to Grantee any and all rights of Grantor in the property described herein and is not intended as a mortgage, trust conveyance or security agreement of any kind.

This conveyance is expressly made subject to, and shall not cause a merger with, the interest of Grantee as mortgagee and/or secured party under the mortgages(s), deed(s) of trust or other documents identified in Exhibit B attached hereto and made a part hereof. It is understood and agreed between Grantor and Grantee that this deed is being accepted by Grantee in lieu of foreclosure but on the express condition that any and all mortgages, deeds of trust or security interests of Grantee of any kind (including, without limitation, the interests described in Exhibit B) shall not merge with the interest of Grantee in the property herein described and conveyed.

WITNESS my hand and seal this 15th day of September 2009.

PIN NO: 53-12 40.00

This Instrument Prepared By: STEVEN A. WILLIAMS, ESQ.
213 BRENTSHIRE DRIVE
BRANDON, FL 33511

GRANTOR:

Marsha Rene Minchey

Marsha Rene Minchey

David Minchey

David Minchey

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, Marsha Rene Minchey, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged execution of the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 15th day of September, 2009

[Affix Notary Seal]

REBECCA ANN UNDERHILL ★ NOTARY PUBLIC AT LARGE ★ MONTGOMERY CO. TENN.

Rebecca Ann Underhill
SIGNATURE OF NOTARY PUBLIC
My commission expires: 2/14/12

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, David Minchey, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged execution of the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 15th day of September, 2009

[Affix Notary Seal]

★ REBECCA ANN UNDERHILL ★ NOTARY PUBLIC AT LARGE ★ MONTGOMERY CO. TENN.

Rebecca Ann Underhill
SIGNATURE OF NOTARY PUBLIC
My commission expires: 2/14/12

OATH OF CONSIDERATION

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $56,490.05

GRANTEE

Grantee signature _____
American General Financial Services, Inc.

Subscribed and sworn to under oath before me, this 2nd day of October, 2009

Paulene S. Webb
SIGNATURE OF NOTARY PUBLIC
My commission expires: July 8, 2013

[Affix Notary Seal]



EXHIBIT A

[Legal Description]

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

Being Lot No. 18 of Block "C" on the Map of Subdivision No. 3, of Life & Casualty Insurance Company at Old Hickory, Tennessee, as of record in Book 974, page 11, Register's Office for said County. Said Lot No. fronts 60 feet on the northeasterly side of Becker Avenue and runs back between parallel lines 175 feet to a dead line.

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

SOURCE OF DESCRIPTION AND GRANTOR'S EQUITABLE INTEREST:

Previous and last conveyance; the same being a deed to the within Grantor recorded in the Register's Office for Davidson County, Tennessee, in Instrument No. 20030805011 0655 on August 5, 2003.

PIN NO: 53-12 40.00

STREET ADDRESS:

123 Becker Avenue, Old Hickory, TN 37138