BILL GARRETT, Davidson County
Trans:T20100008155 DEEDWARR
Recvd: 02/10/10 08:22 2 pgs
Fees:13.00 Taxes:358.89
20100210-0010288

Tax Reference: 165-050A03800CO

This instrument prepared by:
Winchester, Sellers, Foster & Steele, P.C.
P.O. Box 2428
Knoxville, Tennessee 37901
(865) 637-1980
THE PREPARER OF THIS INSTRUMENT HAS NEITHER BEEN REQUESTED TO NOR HAS HE CONDUCTED A TITLE SEARCH OR AN INSPECTION OF THE PROPERTY WHICH IS THE SUBJECT HEREOF AND NO REPRESENTATIONS OR WARRANTIES AS TO THE STATUS OF TITLE OR CONDITION OF THE PROPERTY HAVE BEEN OR ARE MADE.

RESPONSIBLE TAXPAYER AND PROPERTY OWNER:
Name: **Vanderbilt Mortgage and Finance, Inc.**
Address: **P.O. Box 9800, Maryville, TN 37802**

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $96,996.17, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale. The actual consideration for this transfer is the discharge of the debt for which the subject property served as security. No other consideration or value has been given. Total Debt forgiven is $96,996.17.

Subscribed and sworn to before me, this 22nd day of Jan, 2010. Loy P Parker
LOY P. PARKER
Colleen Singleton
Notary Public
My Commission Expires: 3/20/12

COLLEEN SINGLETON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

DEED IN LIEU OF FORECLOSURE

LOY P. PARKER AND CHERYL S. PARKER (collectively herein "Grantor") for and in consideration of One Dollar ($1.00) and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, and in further consideration of the satisfaction of Grantor's liability under that certain Retail Promissory Note (herein "Note") dated January 24, 2006, in the original principal amount of Ninety-Three Thousand Three Hundred Dollars ($93,300.00), executed and delivered by Grantor and held by **VANDERBILT MORTGAGE AND FINANCE, INC.** (herein "Grantee") all such consideration being hereby acknowledged as adequate and received by the Grantor, has granted, bargained, sold and conveyed, and does hereby grant, bargain, sell and convey unto said Grantee all his right, title and interest in and to the following described premises:

DEMISED PREMISES:

LAND in Davidson County, Tennessee, being all of Lot No. 38, Subdivision Plat, Section I, Phase I, South Shore, of record in Instrument #20020624-0075604, Register's Office for said County, to which reference is hereby made for a more complete and accurate description of said lot.

MANUFACTUED HOME DESCRIPTION: Make: 2004 Clayton, SERIAL #CAP015842TNAB, Model # Tradition, HUD: TEN608578, TEN608579, Length: 52, Width 28, which has become and is intended to affix such that the manufactured housing unit being mortgaged with the property is an improvement to and made part of the real property and will not be removed therefrom.

BEING the property conveyed to Loy P. Parker and wife, Cheryl S. Parker, by Deed recorded in **Instrument #200601270010919**, in the Register's Office for Davidson County, Tennessee.

Property Address: 412 Shoreline Circle, Antioch, Davidson County, Tennessee
Tax Map Identification No.: 165-050A03800CO (However, the property description shall control in the event of any inconsistencies between the description and address or tax identification number).

and all of the estate, right, title and interest of Grantor therein, with the heriditaments and appurtenances thereto appertaining, hereby releasing and waiving all claims to homestead, redemption

and year's support. The Grantor transfers all his right, title and interest in and to said property to the Grantee for a fair and adequate consideration, such consideration, in addition to that above recited, being full satisfaction of the indebtedness more particularly described in and secured by a certain Deed of Trust executed by the Grantor on January 24, 2006, in favor of Anthony R. Steele, as Trustee for Vanderbilt Mortgage and Finance, Inc., at **Instrument 20060127-0010920**, in the Register's Office for Davidson County, Tennessee.

The designation of the parties to this instrument in either the plural or the singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, the feminine, and neuter genders.

IN WITNESS WHEREOF, the Grantor executes this instrument on the date as indicated in the acknowledgment hereof.

GRANTOR:

Loy P Parker
LOY P. PARKER

Cheryl S. Parker
CHERYL S. PARKER

STATE OF TENNESSEE §
§
COUNTY OF Davidson §

Personally appeared before me, Colleen Singleton,
(name of Notary Public)
a duly commissioned **Notary Public** in and for the State and County aforesaid, **LOY P. PARKER**, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand at office this the 22nd day of Jan, 2010.

Colleen Singleton
Notary Public

My Commission Expires: 3/20/2010

COLLEEN SINGLETON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

STATE OF TENNESSEE §
§
COUNTY OF Davidson §

Personally appeared before me, Colleen Singleton,
(name of Notary Public)
a duly commissioned **Notary Public** in and for the State and County aforesaid, **CHERYL S. PARKER**, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand at office this the 22nd day of Jan, 2010.

Colleen Singleton
Notary Public

My Commission Expires: 3/20/2010

COLLEEN SINGLETON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY