S&K File No. : 10-000458
Loan No. : 11877024

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that Kristian Morgan and Bethany Baumgartner, the Grantor(s), for and in consideration of One Dollar ($1.00) and other good and valuable consideration in hand paid, receipt of which is hereby acknowledged, and in consideration of the full cancellation and satisfaction for the mortgage indebtedness in favor of Kristian Morgan and Bethany Baumgartner do give, grant, sell and convey to Household Financial Center, Inc., its successors and assigns all the following described real property located in Davidson County, Tennessee, to wit:

***attached on back**

"This legal description is identical with that Deed recorded in Instrument Number 20050906-0106661 and 20050906-0106662, in said Register's Office."

BEING THE SAME PROPERTY CONVEYED UNTO THE GRANTOR BY QUIT-CLAIM DEED RECORDED IN INSTRUMENT NUMBER 20050906-0106660, IN SAID REGISTER'S OFFICE.

TO HAVE AND TO HOLD the above granted and bargained premises with the appurtenances thereunto belonging, unto the said GRANTEE, his successors and assigns forever. The said GRANTOR does covenant for his/herself, him/her heirs, executors and assigns, that at the signing of these presents, he/she is well seized of the above described premises as a good and indefeasible estate in fee simple, and has good right to bargain and sell the same clear from all encumbrances whatsoever, and that he/she and his/her heirs, executors and assigns will warrant and defend said premises, with the appurtenances thereunto belonging, unto said GRANTEE, his/her successors and assigns, against all lawful claims and demands whatsoever.

WHEREAS, Kristian Morgan and Bethany Baumgartner agree that this Surrender of Possession Agreement and the transactions contemplated herein are a mutual, full and complete settlement, discharge and release of Grantor's and Grantee's claims relating to the mortgage, including, without limitation, their rights and obligations with respect to the rescission of the mortgage pursuant to the Truth-in-Lending Act, Federal Reserve Regulation Z, or any other applicable law, and Kristian Morgan AND Bethany Baumgartner further acknowledge(s) that they have elected to proceed with this Surrender of Possession agreement and the transactions contemplated herein in lieu of any other rights or actions that they might pursue with respect to rescission either now or in the future.

WITNESS the HAND and SEAL of the GRANTOR on this 18 day of May, 2010.

Kristian Morgan

Bethany Baumgartner

BILL GARRETT, Davidson County
Trans:T20100034788 DEEDWARR
Recvd: 06/08/10 11:18 6 pgs
Fees:33.00 Taxes:683.78
20100608-0044414

STATE OF TN
COUNTY OF Sumner

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Kristian Morgan and Bethany Baumgartner with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) executed the foregoing instrument, and acknowledged that ___he___ executed the same for the purposes therein contained.

Witness my hand and Notarial Seal at office this 18 day of May, 2010.

STACEY B. VAIL
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

My Commission Expires
October 23, 2012

Stacey B Vail
Notary Public

My Commission Expires: _____

I, or we hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $184,804.53 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 25th day of May, 2010.

RICHARD M. CARLSON
MY COMMISSION # DD 874511
EXPIRES: July 26, 2013
Bonded Thru Notary Public Underwriters

Notary Public

My Commission Expires: 07/26/13

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

HSBC Mortgage Services; 636 Grand Regency Blvd. Brandon, FL 33510

Prepared by and return to:
Law Office of Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
Phone 901-767-5566
Fax 901-767-8890
S&K# 10-000458
S&K# Map Parcel I.D. #14710012100

Property Address:
630 Watson Wood Drive
Nashville, TN 37211

CONTRACT TO ACCEPT DEED IN PAYMENT OF MORTGAGE DEBT,
ESTOPPEL AND SOLVENCY AFFIDAVIT

STATE OF TENNESSEE

COUNTY OF DAVIDSON

KRISTIAN MORGAN & BETHANY BAUMGARTER, being first fully sworn depose(s) and say(s):

That he/she/they is/are the identical PARTY(IES) who made, executed and delivered that those certain deeds dated September 6, 2005 to Lender, CONVEYING THE FOLLOWING DESCRIBED PROPERTY, TO WIT:

***ATTACHED ON BACK**

That this deed of absolute conveyance of title to said property to the grantee named therein in effect as well as in form, and was and is not intended as a mortgage, trust, conveyance or security of any kind, and that possession of said premises has been surrendered to said grantee, or its successors or assigns; that the consideration in the aforesaid deed was a payment to deponent(s) of the sum of One Dollar ($1.00) and other good and valuable consideration by the said grantee, or its successor or assigns, receipt of which is hereby acknowledged, together with the full cancellation of all debts, obligations costs and charges heretofore existing under and by virtue of the terms of certain trust deeds (in default) described, executed by Kristian Morgan and Bethany Baumgartner, as Grantor(s) to Heritage Title Services, Trustees, dated September 6, 2005 and recorded in Instrument Number 20050906-0106661 and Instrument Number 20050906-0106662 Register's Office of Davidson County, Tennessee, and the cancellation of record of said trust deeds, which trust deeds and the indebtedness secured thereby is now owned by Lender (hereinafter referred to as mortgagee).

That the aforesaid deed of conveyance was made by this deponent(s) as a result of his/her/their request that the said grantee and its successor or assigns accept such deed, and was his/her/their free and voluntary act and that at the time of making said indebtedness represents the fair value of the property so deeded and that said deed was not given as a preference against other creditors of the deponent(s) or either of them and that at the time it was given there were no other person or persons, firm of corporation, other than the grantee of said deed or mortgagee interested, whether directly or indirectly in said premises and that these deponents are solvent and have no other creditors whose rights would be prejudiced by said conveyance, and that deponent(s) is/are not obligated upon any note, bond or other trust, deed, judgment whereby any lien has been created or exists against the premises described in said deed, and the deponents in offering to execute the aforesaid deed to the grantee therein, and in executing same, was not acting under duress, undue influence, misapprehension or misrepresentation by the grantee, and that it was the intention of said deponent(s) as grantor(s) in said deed to convey and by said deed this/these deponent(s) did convey to the grantee therein named all his/her/their rights title, and interest absolutely in and to the premises described in said deed.

That the aforesaid deed of conveyance made by this/these deponent(s) was/were executed and delivered with the express understanding that it does not operate even though place of record, to effect such a merger of interest as to extinguish the trust deed lien referred to herein before, and that its receipt by the grantee does not constitute legal delivery and shall be of not binding force or effect whatsoever until such time as the grantee consents to the acceptance of such deed, after approval of title by the grantee. It is the intention of the parties hereto, supported by his/her/their representations and warranties of the deponent(s) that the grantee shall take unencumbered title, and therefore, the vesting of title shall not operate to effect such a merger of interest as to extinguish the trust deed liens, even if a release, satisfaction or cancellation of the lien is filed for priority of any subordinate interest to the aforesaid trust deed liens, which may be outstanding at the time of such vesting of title. The receipt and acceptance of said deed shall in no way restrict the right to the grantee or mortgagee, or their successors in interest from foreclosing the mortgage debt if foreclosure is deemed advisable.

Should it appear that title to the subject property is encumbered, said grantee may execute and deliver to the deponent a Quit Claim Deed reconveying the deponent all interest in said property which was conveyed by said warranty deed, which deed of reconveyance shall be filed for record and the deponent(s) hereby appoint(s) the grantee or its agents to accept delivery of and file said Quit Claim Deed for record and in that event the Trust Deeds referred to hereinbefore and the notes secured and thereby and every obligation and liability thereunder shall be in full force and effect the same as though this agreement had never been entered into.

If there are any outstanding or accrued but unfiled insurance claims with respect to the aforementioned real property, the grantors assign any and all right, title and interest in and to said claim or claims to the grantee as part of the consideration for the deed in lieu and release of mortgages.

Kristian Morgan and Bethany Baumgartner agree that this Deed-in-Lieu Agreement and the transactions contemplated herein are a mutual, full, and complete settlement, discharge and release of Grantor's and Grantee's claims relating to the mortgagee including without limitation, their rights and obligations with respect to the rescission of the mortgage pursuant to the Truth-in-Lending Act, Federal Reserve regulation Z, or any other applicable law and Kristian Morgan and Bethany Baumgartner further acknowledge(s) that they have elected to proceed with this Deed-in-Lieu agreement and the transactions contemplated herein in lieu of any other rights or actions that they might pursue with respect to rescission either now or in the future.

This Agreement is made for the protection and benefit of the grantee and the beneficiary of the trust deeds, their successors and assigns, and shall be binding on the respective heirs, executors, administrators and assigns of the deponents.

Kristian Morgan

Bethany Baumgartner

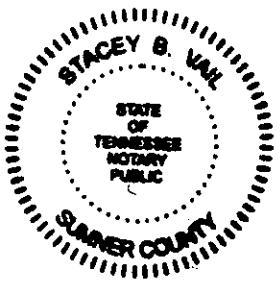
STATE OF TN
COUNTY OF Sumner

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Kristian Morgan and Bethany Baumgartner with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained.

WITNESS my hand and Official Seal at office this 18 day of May, 2010.

Notary Public

My commission expires: My Commission Expires ~~October 23, 2012~~



Prepared by and Return to:
Law Office of Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
Phone 901-767-5566
Fax 901-767-8890
S&K# 10-000458

tndnl.aff

EXHIBIT A

Being Lot No 205 on the Final Plan of Whispering Hills, Section II-A, of record in Book 2331-132, Register's Office for Davidson County, TN, to which plat reference is made for a more complete description.

Being the same property conveyed to Kristian Morgan and Sean A Morgan as Joint Tenants with Right of Survivorship., by Deed, dated 10-01-03, of record in inst no 20031001-0144920, in the Register's Office for ~~{{County}}~~ Davidson County, Tennessee.