New Owner | Send Tax Bills To:
Stearns Bank National Association
4191 S. 2nd St.
St. Cloud, MN 56302

PREPARED BY:
Bankers Title and Escrow Corporation
3310 West End Avenue, Suite 410
Nashville, TN 37203

# DEED IN LIEU OF FORECLOSURE

FOR AND IN CONSIDERATION OF TEN DOLLARS ($10.00) cash in hand paid by STEARNS BANK NATIONAL ASSOCIATION, whose address is 4191 South 2nd Street, St. Cloud, MN 56302 ("Grantee"), and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, KEVIN K. HEMPHILL AND CRYLIA West-Hemphill ~~HEMPHILL~~, husband and wife, ("Grantor"), has bargained and sold and by these presents does hereby transfer and convey unto the Grantee, its successors and assigns, that certain property situated in Davidson County, Tennessee, and being more particularly described as follows:

Land in Davidson County, Tennessee, being Lot No. 49 on the Map entitled Dewey Heights Addition, as of record in Book 161, page 94, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Kevin Hemphill, married, by deed from Lloyd B. Moore, married, of record in Instrument No. 200406160071247, Register's Office for Davidson County, Tennessee, dated June 10, 2004.

Crylia West-Hemphill ~~Hemphill~~ joins in the conveyance as Grantor for the purpose of conveying any and all interest she may have in the subject property.

TO HAVE AND TO HOLD said property, with the appurtenances, estate, title and interest thereto belong to said Grantee, its successors and assigns, forever; and Grantor does covenant with said Grantee, that Grantors are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise set out on Exhibit "A" hereto; 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.

THIS deed represents and absolute conveyance, the Grantor having sold said land to the Grantee for a fair and adequate consideration, such consideration, being full satisfaction of all obligations secured by the Deed of Trust executed by Grantor. The Grantor declares that this conveyance is freely and fairly made, and that Grantor and Grantee expressly agree that said land remains subject to the Deed of Trust as set forth at item ___ on Exhibit "A" hereto.

Witness the execution hereof by Kevin K. Hemphill and Crylia L. West-Hemphill ~~Hemphill~~ this 9th day of September, 2010.

Kevin K. Hemphill

Crylia L. West-Hemphill ~~Hemphill~~

BILL GARRETT, Davidson County
Trans:T20100060967 DEEDWARR
Recvd: 09/28/10 10:16 3 pgs
Fees:18.00 Taxes:74.00
20100928-0077046

STATE OF ARKANSAS
COUNTY OF Pulaski

Personally appeared before me, the undersigned, a Notary Public of said county and state, **Kevin K. Hemphill and Crylia L. ~~Hemphill~~ West-Hemphill Couple**, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence to be the persons whose name is subscribed to the within instrument) and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 9th day of September, 2010.

GERALD FRANCIS EVANS
MY COMM. EXP.
NOTARY
PUBLIC
10-13-2015
PULASKI CO., ARKANSAS

Gerald Francis Evans
NOTARY PUBLIC

My Commission Expires: 10-13-2015

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I 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 $20,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale

Affiant

Subscribed and sworn to before me this
14 day of September, 2010.

NOTARY PUBLIC

My Commission Expires: May 6, 2013

KIMBERLY R. DOUGHER
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN

Exhibit "A"

1. Subject to all matters shown on the Plan of record in Book 161, page 94, Register's Office for Davidson County, Tennessee.

2. 2008 and 2009 Davidson County Taxes. Map 070-04, parcel 150.

3. A Deed of Trust by Kevin K. Hemphill and Crylia L. Hemphill, to Bicentennial Title & Escrow, Trustee, for the benefit of Stearns Bank National Association, beneficiary, to secure a note in the original amount of $218,000.00 secured thereby, dated June 2, 2006, of record as Instrument Number 200607030079355, Register's Office for Davidson County, Tennessee.