SPECIAL WARRANTY DEED IN LIEU OF FORECLOSURE

THIS INDENTURE made and entered into on this 21st day of June, 2010, by and between GLORIA M. LEWIS and THEODORE LEWIS, married, parties of the first part, and Household Financial Center, Inc., party of the second part.

WITNESSETH: that for and in consideration of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged and, as additional consideration, the full and complete cancellation of the indebtedness secured by the Deeds of Trust of record as Instrument Nos. 20050314-0027611 and 20060224-0021794, all by instruments recorded in the Register's Office of Davidson County ("Trust Deed"), and, as additional consideration, the forbearance by the said party of the second part of its right to foreclose the Trust Deed, the said parties of the first part have bargained and sold and do hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE. BEING LOT NO. 19 ON THE PLAN OF ROYAL CREST SUBDIVISION, AS OF RECORD IN BOOK 3700, PAGE 86, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 19 FRONTS 131.06 FEET ON THE NORTHERLY SIDE OF DRAKES COURT AND EXTENDS BACK 220.41 FEET ON THE EASTERLY LINE AND 223.94 FEET ON THE SOUTHWESTERLY LINE, TO A DEAD LINE WHICH IS A BROKEN LINE, ON WHICH IT MEASURES 385.1 FEET.

BEING THE SAME PROPERTY CONVEYED FROM STANDARD FEDERAL SAVINGS AND LOAN ASSOCIATION TO THEODORE LEWIS AND GLORIA M. LEWIS. HUSBAND AND WIFE BY DEED RECORDED 08/02/90, IN BOOK 8166, AT PAGE 473, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 58-15 28.00

WHEREAS, the parties agree that this Deed in Lieu and the contemporaneously executed Surrender of Possession Agreement and the transactions contemplated herein are a mutual, full, and complete settlement, discharge and release of the parties' claims relating to the Trust Deed, including, without limitation, their rights and obligations with respect to the rescission of the Trust Deed pursuant to the Truth-in-Lending Act, Federal Reserve Regulation Z, or any other applicable law; and parties of the first part further acknowledge that they have elected to proceed with this Deed in Lieu and the contemporaneously executed 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.

This conveyance being given in lieu of foreclosure of the aforesaid Deeds of Trust of record as Instrument Nos. 20050314-0027611 and 20060224-0021794 in the Register's Office of Davidson County, Tennessee.

Prepared By and Return To:

Richard J. Myers, Esq.
Apperson Crump PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119
(901) 756-6300

BILL GARRETT, Davidson County
Trans:T20100073465 DEEDWARRSP
Recvd: 11/19/10 10:38 3 pgs
Fees:18.00 Taxes:999.00
20101119-0092641

The said parties of the first part do hereby covenant with the said party of the second part that they alone are lawfully seized in fee of the aforedescribed real estate; that she has a good right to sell and convey the same; that the same is unencumbered; and, that the title and quiet possession thereto they will specially warrant and forever defend against the lawful claims of all persons.

The parties agree that this Deed in Lieu and the contemporaneously executed Surrender of Possession Agreement and the transactions contemplated herein are a mutual, full, and complete settlement, discharge and release of the parties' claims relating to the Trust Deed, including, without limitation, their rights and obligations with respect to the rescission of the Trust Deed pursuant to the Truth-in-Lending Act, Federal Reserve Regulation Z, or any other applicable law; and parties of the first part further acknowledge that they have elected to proceed with this Deed in Lieu and the contemporaneously executed 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.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their gender and number according to the context hereof.

WITNESS the signatures of the parties of the first part the day and year first above written.

GLORIA M. LEWIS

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, a Notary Public in and for said State and County, the within named bargainor, GLORIA M. LEWIS, which whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, on June 21, 2010.

Notary Public

My Commission Expires: July 24, 2010

CHARLES L. SPICER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

THEODORE LEWIS

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, a Notary Public in and for said State and County, the within named bargainor, THEODORE LEWIS, which whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, on June 21, 2010.

Notary Public

My Commission Expires: July 24, 2010

CHARLES L. SPICER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

(FOR RECORDING DATA ONLY)

Property Address: 4221 Drakes Ct.
Nashville, TN 37218

Mail Tax Bills to:

Household Financial Center, Inc.
2929 Walden Ave.
Depew, NY 14043

Tax Map or Parcel Id. No.:
58-15 28.00

I, Richard J. Myers, hereby swear or affirm that to the best of affiant's information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 270,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 9th day of July, 2010.

Notary Public

My Commission Expires: 12/16/13

Grantors' Address:

Ms. Gloria M. Lewis
Mr. Theodore Lewis
1713 Windover Drive
Nashville, TN 37218

Grantee Address:

Household Financial Center, Inc.
2929 Walden Ave.
Depew, NY 14043

