This instrument prepared by and return to:

William Timothy Hill
Attorney at Law
Sun Trust Bank Building
201 Fourth Ave North Ste 1800
Nashville, Tennessee 37219

Davidson County DEEDWARR
Recvd: 02/23/11 08:13 4 pgs
Fees:23.00 Taxes:621.28
20110223-0014655

WARRANTY DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL #:
Household Financial Center, Inc. 931 Corporate Center Drive Pomona, CA 91769	Household Financial Center, Inc. 931 Corporate Center Drive Pomona, CA 91769	147-04-0 135.00

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 167,912.76.

William H. Patton
AFFIANT

SWORN to and subscribed before me this 1st day of February, 2011.

WILLIAM TIMOTHY HILL
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

NOTARY PUBLIC

MY COMMISSION EXPIRES: My Commission Expires SEPT 3, 2012

THIS INDENTURE made this 1st day of February, 2011, by and between William H. Patton, surviving spouse of Helen E. Patton, a single person, hereinafter called Grantor and **HSBC Mortgage Services, Inc.**, hereinafter called Grantee, its successors and assigns.

WITNESSETH: That the Grantor, for and in consideration of the sum of Ten ($10.00) Dollar in hand paid, and the full satisfaction of the Deed of Trust Note herein described, convey and warrant unto said Grantee, its successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

SEE ATTACHED EXHIBIT "A"

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption laws of said state where the above premises are situated.

TO HAVE AND TO HOLD the said real estate with the appurtenances, estate, title and interest thereto belonging to the said grantee, his heirs and assigns forever. Grantor covenants that he is lawfully seized and possessed of said real estate in fee simple and has the right to convey it and that the same is unencumbered.

Grantor further covenants and bind himself, his heirs and representatives to warrant and forever defend the title to said real estate to said grantee, its successors and/or assigns, against the lawful claims of all persons whatsoever.

THIS DEED is an absolute conveyance Grantors' right, title and interest in the said premises and is not intended as a mortgage, trust, conveyance or security of any kind. The consideration thereto, in addition to that set forth above, is the full release and discharge of the debts, obligations and charges heretofore subsisting on account of and by the terms of that certain Deed of Trust Note from William H. Patton, indebted to HSBC Mortgage Services, Inc., for $176,000.00 secured by Deed of Trust dated September 21, 2005, and recorded as Inst. No. 20050930-0117957, in the Register's Office for Davidson County, Tennessee, and the Note which is secured thereby and which is currently in default, but not release the said deed of trust. Grantor will surrender and tender possession upon execution of this Deed.

NOTWITHSTANDING the above, Grantee's mortgage on said premises shall remain valid and in full force and effect unless and until released by Grantee, it being the intention of the parties that there shall be no merger of any said liens with the title or other interest of Grantee by virtue of this conveyance, and the parties provide that each such interest in the liens on one hand and the title on the other shall be and remain at all times separate and distinct.

William H. Patton, and HSBC Mortgage Services, Inc. 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 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 William H. Patton, 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.

WITNESS my hand this 1st day of February, 2011.

GRANTOR:

William H. Patton

William H. Patton

STATE OF TENNESSEE)
COUNTY OF Davidson

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared William H. Patton, with whom I am personally acquainted and who upon oath acknowledged himself to be the within named bargainors, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 1st day of February, 2011.

Notary Public

WILLIAM TIMOTHY HILL
NOTARY PUBLIC
TENNESSEE
DAVIDSON COUNTY
My Commission Expires SEPT. 3, 2012

My Commission Expires:_____

EXHIBIT "A"

All that parcel of land in Davidson County, State of Tennessee, as more fully described in Book 631, page 662, and being more particularly described as follows:

Being Lot No. 287 on the plan of Hillbrook, Section 5, of record in Book 3700, page 73, Register's Office for a Davidson County, Tennessee, to which plan reference is made for a more complete and accurate description.

This being the same property conveyed to William H. Patton and wife, Helen E. Patton by deed from Neil B. Chaffin and wife, Sandra K. Chaffin of record in Book 6331, page 662 Register's Office for Davidson County, Tennessee.

This is improved property known as: 276 Richbriar Road, Nashville, TN.

AFFIDAVIT

I, William Timothy Hill, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

William Timothy Hill
PRICE, HILL & KOLARICH
201 4th Avenue North, Suite 1800
Nashville, TN 37219
(615) 256-1577

State of Tennessee)
)
County of Davidson)

Personally appeared before me, Phyllis Ashby, a notary public for this county and state, (William Timothy Hill) who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Public

PHYLLIS ASHBY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 6, 2014

MY COMMISSION EXPIRES: January 6, 2014.