Prepared by:
Paul Jungers, Esq.
8940 Main Street
Clarence, NY 14031

Returned to:
SECURED LENDING SERVICES
290 BILMAR DRIVE
PITTSBURGH, PA 15205

Davidson County DEEDWARR
Recvd: 01/11/12 16:12 4 pgs
Fees:23.00 Taxes:641.83
20120111-0003114

D11-563032
JWT Rec 2

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made and entered into as of the 7th day of December, 2011, by and between

ROBERT L. SMITH, JR. A/K/A ROBERT L. SMITH AND PATRICIA E. SMITH A/K/A PATRICIA SMITH, HUSBAND AND WIFE

Hereinafter referred to as Grantor, and

HSBC MORTGAGE SERVICES, INC. 636 Grand Regency Blvd, Brandon, FL 33510

Hereinafter referred to as Grantee.

WITNESSETH: That for and in consideration of TEN DOLLARS ($10.00) cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the said Grantee the following described real estate, situated and being in the County of DAVIDSON, State of Tennessee:

SEE ATTACHED EXHIBIT "A"

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors and assigns, forever, and GRANTOR does hereby covenant with the said GRANTEES that Grantor has not made, done, executed, allowed or suffered any act, instrument or thing whatsoever whereby said land, or any part thereof, now or at any time hereafter shall be charged or encumbered in any manner whatsoever; and Grantor does further covenant and bind itself, it successors and representatives, to warrant and forever defend the title to said land to said Grantees, their successors and assigns, against the lawful claims of all persons.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

THIS DEED IS AN ABSOLUTE CONVEYANCE, THE GRANTOR(S) HAVING SOLD THE ABOVE-DESCRIBED REAL PROPERTY TO THE GRANTEE FOR A FAIR AND ADEQUATE CONSIDERATION, SUCH CONSIDERATION BEING FULL SATISFACTION OF ALL OBLIGATIONS SECURED BY THE DEED OF TRUST/MORTGAGE HERETOFORE EXECUTED BY GRANTOR(S). GRANTOR(S) DECLARE(S) THAT THIS CONVEYANCE IS FREELY AND FAIRLY MADE AND THAT THERE ARE NO AGREEMENTS, ORAL OR WRITTEN, OTHER THAN THIS DEED BETWEEN GRANTOR(S) AND GRANTEE WITH RESPECT TO THE ABOVE-DESCRIBED REAL PROPERTY.

CONDITION AGAINST MERGER: acceptance of this deed by the grantee shall not cancel the existing mortgage from the Grantor to HSBC MORTGAGE SERVICES, INC., nor shall acceptance result in a merger of the mortgage lien into the fee simple conveyed hereby. The existing mortgage from the Grantor to the Grantee shall be cancelled only by a separate written instrument executed and recorded in the accordance with the law.

WITNESS, the signatures of the Grantor (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) the day and year first above written.

Witness Signature

Jacquelyn P Fisher

Print Name

Witness Signature

Linda D. Long

Print Name

Robert L. Smith, Jr.

ROBERT L. SMITH, JR.

A/K/A Robert L. Smith

A/K/A ROBERT L. SMITH

Patricia Smith

PATRICIA SMITH

A/K/A Patricia E. Smith

A/K/A PATRICIA E. SMITH

STATE OF Tennessee }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned notary public of the aforesaid County and State, ROBERT L. SMITH, JR., A/K/A ROBERT SMITH, the within named bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand, at offices, the 7th day of December, 2011

Monica D. Edwards

Notary Public

Commission expires: 7/8/2014

Monica D. Edwards

MONICA D. EDWARDS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

STATE OF Tennessee }
COUNTY OF DAVIDSON }

Personally appeared before me, the undersigned notary public of the aforesaid County and State, PATRICIA SMITH, A/K/A PATRICIA E. SMITH, the within named bargainer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand, at offices, the 7th day of December, 2011

Monica D. Edwards

Notary Public

Commission expires: 7/8/2014

Monica D. Edwards

MONICA D. EDWARDS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

VALUATION AFFIDAVIT

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 $173,468.79, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary audit.

Our File No. ANA201126224

Lynnetta Compston

Affiant Lynnetta Compston

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Matthew W. Jones, Notary Public
Robinson Twp., Allegheny County
My Commission Expires Sept. 9, 2013
Member, Pennsylvania Association of Notaries

Subscribed and sworn to before me this 12 day of December, 2011.

Notary Public

Commission Expires 9/9/13

Matthew W. Jones

RETURN TO:	SEND TAX BILLS TO:	PROPERTY ADDRESS:
SECURED LENDING SERVICES 290 BILMAR DRIVE PITTSBURGH, PA 15205	HSBC Mortgage Services 636 GRAND REGENCY BLVD BRANDON, FL 33510	407 HOLLYDALE DRIVE NASHVILLE, TN 37217 MAP PARCEL NO.: 10616003300

EXHIBIT A

LEGAL DESCRIPTION

REAL ESTATE IN DAVIDSON COUNTY, IN THE STATE OF TENNESSEE:

BEING LOT NO. 8 ON THE PLAN OF HILL-N-DALE ACRES, OF RECORD IN BOOK 2900, PAGES 33 AND 34, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEGINNING ON THE NORTHWESTERLY MARGIN OF HOLLYDALE DRIVE AT THE CORNER OF LOTS NOS. 7 AND 8; THENCE WITH THE LINE BETWEEN SAID TWO LOTS NORTHWESTWARDLY 218 FEET TO THE SOUTHEASTERLY LINE OF LOT NO. 3; THENCE WITH THE LINE BETWEEN LOTS NOS. 2, 3 AND 8 NORTHEASTWARDLY 205.5 FEET TO THE CORNER OF LOTS NOS. 8 AND 9; THENCE WITH THE LINE BETWEEN SAID TWO LOTS SOUTHEASTWARDLY 201.3 FEET TO THE NORTHWESTERN MARGIN OF SAID HOLLYDALE DRIVE; THENCE WITH SAME AROUND A CURVE WITH A RADIUS OF 50 FEET, SOUTHWARDLY 49.9 FEET TO A CONCRETE MONUMENT; THENCE CONTINUING WITH SAID DRIVE AROUND A CURVE WITH A RADIUS OF 25 FEET SOUTHWARDLY 21 FEET TO A CONCRETE MONUMENT; THENCE CONTINUING WITH SAID DRIVE SOUTHWESTWARDLY 111 FEET TO THE BEGINNING.

THIS CONVEYANCE IS SUBJECT TO ANY AND ALL EXISTING EASEMENTS AND RESTRICTIONS OF RECORD.

BEING THE SAME PROPERTY CONVEYED FROM ROBERT L. SMITH JR., TENANCY NOT STATED TO ROBERT L. SMITH JR. AND PATRICIA SMITH, HUSBAND AND WIFE BY DEED RECORDED 8/3/05, IN INSTRUMENT #20050803-0091045, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

PARCEL ID NO.: 10616003300

PROPERTY COMMONLY KNOWN AS: 407 HOLLYDALE DRIVE, NASHVILLE, TN 37217

True Copy Certification

I, REBECCA LUDWIG, 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.

Rebecca Ludwig
Signature

State of PENNSYLVANIA

County of ALLEGHENY

Personally appeared before me, Gina Barbour a notary public for this county and state, REBECCA LUDWIG who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Gina Barbour
Notary's Signature

My Commission Expires: 1/10/2015
Notary' Seal (if on paper)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Gina Barbour, Notary Public
Stowe Twp., Allegheny County
My Commission Expires Jan. 10, 2015
MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES