BILL GARRETT, Davidson County
Trans:T20120006532 DEEDWARR
Recvd: 01/27/12 10:45 4 pgs
Fees:23.00 Taxes:328.89
20120127-0007764

After Recording Mail To:
RUTH RUHL, P.C.
Attn: Recording Department
2801 Woodside Street
Dallas, Texas 75204

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $88,890.37.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF January, 2012.

Notary Public

MY COMMISSION EXPIRES: 12-31-2012
(AFFIX SEAL)

GRACE A. TAYLOR
Notary Public
Commonwealth of Virginia
7163370
My Commission Expires Dec 31, 2012

Prepared By:
RUTH RUHL, P.C.
2801 Woodside Street
Dallas, Texas 75204

[Space Above This Line For Recording Data]

Loan No.:0039607452
Investor No.: 1702994493

DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:
Federal National Mortgage Association	SunTrust Mortgage, Inc.
(NAME)	(NAME)
3900 Wisconsin Avenue, NW	1001 Semmes Ave. RVW 3054
(ADDRESS)	(ADDRESS)
Washington, DC 20016-2892	Richmond, Virginia, 23224
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)

WHEREAS, Federal National Mortgage Association (the "Grantee"), is the owner and holder of a certain promissory note dated December 28th, 2006, from David Gwinn and LaWanda L. Gwinn, a married couple (the "Grantor"), to the Grantee, in the original principal amount of ninety four thousand nine hundred and 00/100 Dollars ($ 94,900.00), which is secured by the Deed of Trust of record in Book N/A, Page N/A, Instrument No.: 20070103-0000882, in the Register's Office for Davidson County, Tennessee; and

Loan No.: 0039607452
Investor No.: 1702994493

THIS DEED is an absolute conveyance for a fair and adequate consideration, being the full satisfaction of all obligations secured by the Deed of Trust executed by David Gwinn and LaWanda L. Gwinn, a married couple ,

Grantor, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for SunTrust Mortgage, Inc.
, Grantee,
recorded on January 3rd, 2007 in Book N/A , Page N/A , Instrument No. 20070103-0000882 ,
and assigned by Assignment to SunTrust Mortgage, Inc.
recorded simultaneously herewith in the Official Records
of Davidson County, Tennessee. Grantor declares that this conveyance is freely and fairly made, and that there are no agreements, oral or written, other than this deed between Grantor and Grantee with respect to the property conveyed by this deed. By accepting this deed, Grantee specifically intends that a merger of title shall not occur and that the Deed of Trust shall continue as a lien on the property until it is reconveyed.

NOW, THEREFORE, for and in consideration of the sum of TEN ($10.00) DOLLARS, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, David Gwinn and LaWanda L. Gwinn, a married couple
, the Grantor,
has bargained and sold, and by these presents does hereby transfer and convey unto Federal National Mortgage Association
,
the Grantee, its successors and assigns, a certain tract of parcel of land in Davidson County, Tennessee, described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

unimproved
This is improved property, known as 2917 Sheana Way, Antioch, Tennessee 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, its heirs and assigns forever; and Grantor does covenant with said Grantee that Grantor is 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 herein set out; and Grantor does further covenant and bind themselves, their heirs and representatives, 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.

WITNESS our hand(s) this 21st day of November, 2011.

GRANTOR

David Gwinn

LaWanda L. Gwinn

Loan No.: 0039607452
Investor No.: 1702994493

GRANTOR ACKNOWLEDGMENT

State of Tennessee §
§
County of ~~Davidson~~ Shelby §

On this 21st day of November, 2011 before me personally appeared David Gwinn and LaWanda L. Gwinn

to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person (or person's) free act and deed.

(Seal)

TAREK DERNAIKA
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

TAREK DERNAIKA

Branch Manager
Title of Officer

My Commission Expires March 1, 2014

Loan No.: 0039607452
Investor No.: 1702994493

EXHIBIT "A"

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

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING ALL OF LOT NO. 95A, ZONE LOT DIVISION OF LOTS 95 THROUGH 100, CHELSEA OF PRIEST LAKE, SECTION 2B, AS SHOWN BY PLAT APPEARING OF RECORD IN PLAT BOOK 6250, PAGE 786, AMENDING PLAT BOOK 6250, PAGE 449 OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR MORE COMPLETE DETAILS OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO DAVID GWINN, A MARRIED MAN, BY WARRANTY DEED FROM MATTHEW P. ZARICHANSKY AND WIFE, S. DEANNA ZARICHANSKY, DATED DECEMBER 28, 2006 AND RECORDED JANUARY 3, 2007, IN INSTRUMENT NO. 20070103-0000881, SAID REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE.