FILE NO.: BAC-11-12263

BILL GARRETT, Davidson County
Trans:T20120015045 DEEDWARR
Recvd: 03/01/12 09:53 3 pgs
Fees:18.00 Taxes:273.20
20120301-0017924

PREPARED BY AND RETURN TO:

RUBIN LUBLIN SUAREZ SERRANO, LLC
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103

WARRANTY DEED IN LIEU

Name and Address of New Owner:	Improved Property Known as:	Send Tax Bills to:
Bank of America, N.A 7105 Corporate Drive PTX-A-274 Plano, TX 75024	508 PARK CT NASHVILLE, TN 37211	Bank of America, N.A 7105 Corporate Drive PTX-A-274 Plano, TX 75024

MAP PARCEL NUMBER: **162010E02700CO**

THIS INDENTURE, dated the 15 day of Febrary 2012, between **RICARDO GAMA AND WIFE, MARIA DEL SOCORRO LEDESMA GAMA**, Grantor, and **BANK OF AMERICA, N.A.**, Grantee.

In this deed, wherever the context so requires, the masculine gender includes feminine and/or neuter and the singular number includes the plural. Wherever herein a verb, pronoun or other part of speech is used in the singular, and there be more than one Grantor or Grantee, said singular part of speech shall be deemed to read as the plural, and each Grantor shall always be jointly and severally liable for the performance of every promise and agreement made herein. Wherever herein Grantor or Grantee is used, the same shall be considered to mean as well, the heirs, executors, administrators, successors, representatives and assigns of the same.

WITNESSETH, THAT:

The Grantor, for and in consideration of the sum of ONE DOLLAR ($1.00) and other good and valuable consideration the receipt adequacy and sufficiency of which are hereby acknowledged by Grantor, Grantor has bargained, sold, and by these presents does grant, bargain, sell and convey unto the said Grantee, all of Grantor`s right, title and interest of any kind or nature whatsoever in and to all the following described property situated in Davidson County, Tennessee, to-wit:

A PLANNED UNIT DEVELOPMENT IN DAVIDSON COUNTY, TENNESSEE, BEING ALL OF LOT NO. 27, ON THE PLAN OF PARK COURT, OF RECORD IN PLAT BOOK 6900, PAGE 967, AMENDING PLAT BOOK 6050, PAGE 364, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO RICARDO GAMA, AND MARIA DEL SOCORRO LEDESMA GAMA, HUSBAND AND WIFE, BY WARRANTY DEED, FROM RUSSELL MONTAGUE AND CRYSTAL A. MONTAGUE, HUSBAND AND WIFE, OF RECORD IN INSTRUMENT NO. 20061103-0137183, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

Property Address: 508 PARK CT, NASHVILLE, TN 37211. Together with any improvements, buildings, fixtures or other property located thereon.

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Together with the property described herein, this conveyance is executed with the express understanding that the full legal and equitable title shall vest in Grantee, but it is the intention of the parties, supported by representations and warranties of the parties, that the Grantee shall take the unencumbered title, and therefore, the vesting of title shall not operate to effect such a merger of interest as to extinguish the Deed of Trust and Agreement from Grantor to BANK OF AMERICA, N.A., its successors and assigns ("Grantee"), dated October 30, 2006, recorded November 3, 2006, at Instrument Number 20061103-0137184, in the Register's Office for Davidson County, Tennessee (the "Security Deed"), until such time as the release, satisfaction or cancellation of the lien of said Deed of Trust is filed for record in said Register's Office, as such extinguishments might serve to promote the priority of any subordinate interests which may be outstanding at the time of such vesting of title contrary to the intention of the parties.

TO HAVE AND TO HOLD, the said tract of land, with all and singular the rights, members and appurtenances thereof, to the same being, belonging, or in any wise appertaining, to the only proper use, benefit, and behoof of said Grantee, its heirs and assigns, forever, in Fee Simple.

AND THE SAID GRANTOR, for himself, his heirs, executors and administrators, will warrant and forever defend the right and title to the above-described property, unto the said Grantee, its heirs and assigns, against the lawful claims of all persons.

Grantor declares that this conveyance is freely and fairly made and in an absolute conveyance and that no other agreements, oral or written, exist with respect to the Property between Grantor and Grantee. Grantor hereby waives any and all right, title and interest in the said Property that may now exist, or may hereinafter arise at law or in equity or otherwise, including, without limitation, any and all equity of redemption, and any and all rights of reinstatement, and any and all rights arising under any moratorium or similar provision for debtor`s relief.

IN WITNESS WHEREOF, the said Grantor has hereunto affixed their hand and seal as of the day of year first written above.

TERRENCE B. HORGAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires March 3, 2015

GRANTOR:

RICARDO GAMA

MARIA DEL SOCORRO LEDESMA GAMA

TERRENCE B. HORGAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires March 3, 2015

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a Notary Public in and for said County, and State the within named RICARDO GAMA AND MARIA DEL SOCORRO LEDESMA GAMA, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged themselves to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the foregoing instrument for the purposes therein contained by signing the name RICARDO GAMA AND MARIA DEL SOCORRO LEDESMA GAMA, as such Grantor.

Witness my hand and official seal this 15th day of February, 2012.

Notary Public

My Commission Expires: 03/03/2015

(Notary Seal)

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AFFIDAVIT OF VALUE

STATE OF TENNESSEE

COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for the transfer or the value of the property transferred, whichever is greater, is $73,837.64, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

TERRENCE B. HORGAN STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires March 3, 2015

Affiant: M. María del Socorro Salcedo Lara

Subscribed and sworn to before me on this the 15th day of February, 2012.

Notary Public

My commission expires: 03/03/2015

(Notary Seal)

TERRENCE B. HORGAN STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires March 3, 2015