[WARRANTY DEED IN LIEU OF FORECLOSURE]

PREPARED BY AND RETURN TO:
S.DeGraffenreaid
Law Offices of Shapiro & Kirsch, LLP
Serving Arkansas & Tennessee
555 Perkins Extended, Second Floor
Memphis, TN 38117
Case No: 11-029335

BILL GARRETT, Davidson County
Trans:T20120017440 DEEDWARR
Recvd: 03/09/12 09:41 4 pgs
Fees:23.00 Taxes:882.55
20120309-0020592

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT Joann Sumrall and husband, Fred Sumrall (herein called "Grantor"), in consideration of the sum of TEN AND NO/100 ($10.00) DOLLARS and other good and valuable consideration to Grantor, by Grantee (herein below named), the receipt and sufficiency of which are hereby acknowledged and confessed, and in further consideration of the cancellation and extinguishment of that certain Promissory Note (herein the "Note"), dated November 13, 2007, in the original principal amount of $243,159.76, executed and delivered by Grantor to Citifinancial Services, Inc., has GRANTED, BARGAINED, SOLD AND CONVEYED, and by these presents does hereby GRANT, BARGAIN, SELL and CONVEY unto **Citifinancial Mortgage Inc.** whose address is 6400 Las Colinas Blvd, Irving, TX 75039 (herein the "Grantee"), all of (i) the real property (the "Land") located in Davidson County, Tennessee, and more particularly described as follows:

The following described property located in Davidson County, State of Tennessee, to-wit:

Lot 24, Phase I, Thrible Springs Estates Subdivision, as shown on Plat recorded n Plat Book 6900, Page 313, in the Register's Office of Davidson County, Tennessee, to which Plat reference is hereby made for a more particular description of the property.

Being the same property conveyed to grantor, Joann Sumrall and Fred Sumrall, wife and husband, by Harold E. Gooding, married, by Warranty Deed of record at Instrument Number 20030801-0109491, dated July 25, 2003, filed August 1, 2003, in the Register's Office of Davidson County Tennessee.

together with (ii) all and singular, the benefits, privileges, easements, tenements, hereditaments and appurtenances thereon or in anywise appertaining thereto, and any and all right, title and interest of Grantor in and to adjacent roads, and rights-of-way (herein called the "Rights and Appurtenances"); and together with (iii) all buildings, fixtures and other improvements located on the Land (herein called the "Improvements"); together with (iv) all personal property situated in. on or about the Land and any Improvements (herein called the "Personalty").

TO HAVE AND TO HOLD the Property, together with all and singular any other rights and appurtenances thereto in anywise belonging unto Grantee, its successors and assigns FOREVER; and Grantor does hereby bind itself and its successors and assigns to WARRANT AND FOREVER DEFEND all and singular the Property, subject as aforesaid, unto Grantee, its successors and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof.

BUT IT IS HEREBY EXPRESSLY ACKNOWLEDGED AND AGREED that:

A. This Warranty Deed, and the conveyances being made hereby, are being executed, delivered and accepted in lieu of foreclosure, and that the same shall be interpreted and construed the same as a foreclosure or the Liens and as an absolute conveyance to Grantee of all right, title, and interest in the Property, including specifically but without limitation, any equity or rights of redemption of Grantor therein or thereto;

B. Notwithstanding the above cancellation and extinguishment of the Note and other provisions hereof, all of the liens and security interests (hereinafter collectively called the "Liens") that evidence or secure the payment of the Note, including, without implied limitation that certain Mortgage/Deed of Trust dated November 13, 2007, in favor of Citifinancial Services, Inc., recorded at Instrument Number 20071116-0134269 of the Public Records of Davidson County, Tennessee, are NOT RELEASED or RELINQUISHED in any manner or respect whatsoever, which Liens shall remain valid and continuous and in full force and effect, unless and until released by written instrument (the "Release") executed by Grantee, or its successors and assigns, and recorded in the Public Records of Davidson County, Tennessee, which Release may be made as, if and when Grantee, or its successors and assigns, shall determine in the exercise of its sole discretion;

C. Neither Grantor nor Grantee intend that there be, and there shall not in any event be, a merger of any of the Liens with the title or other interest of Grantee by virtue of this conveyance and the parties expressly provide that each such interest in the Liens on one hand and title on the other be, and remain at all times SEPARATE and DISTINCT,

D. The title and other interest of Grantee in the Property under this Warranty Deed will not merge with the security interest of Grantee in the Property under the Liens and that for purposes of priority as between (i) intervening or inferior liens, claims or encumbrances on or against the Property, and (ii) the Liens, any and all rights of the Grantee to exercise its remedies of foreclosure by judicial or non judicial foreclosure of any of the Liens or any other remedies are expressly preserved hereby and for purposes of limitations and any other applicable time bar defenses, the same are expressly extended as evidenced by this instrument; and

E. The priority of the Liens is intended to be and shall remain in full force and effect and nothing herein or in any instruments executed in connection herewith shall be construed to subordinate the priority of the Liens to any other liens or encumbrances whatsoever.

Current and 2012 ad valorem taxes on the Property are expressly assumed by Grantee.

EXECUTED this 22nd day of February 2012

Joann Sumrall

Fred Sumrall

STATE OF Tennessee
COUNTY OF Davidson

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Joann Sumrall and Fred Sumrall, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) who executed the foregoing instrument and acknowledged that they executed the same for the purposes therein contained.

Witness my hand and Notarial Seal at office this 27th day of February, 2012

Notary Public

My Commission Expires: November 4th 2013

ALVIN DUKE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires November 4, 2013

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 **$238,528.02** which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 3 day of March, 2011.

Notary Public

My Commission Expires: 1-19-2016

SHERYL LYNN STRABEL
My Commission Expires
January 19, 2016

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Citifinancial Mortgage Inc., 6400 Las Colinas Blvd, Irving, TX 75039

Property Address:
628 Andrew Rucker
Nashville, TN 37211
Map Parcel I.D.No : 161 14 0A 024.00C0