BILL GARRETT, Davidson County
Trans:T20120017592 DEEDWARR
Recvd: 03/09/12 12:46 5 pgs
Fees:28.00 Taxes:454.08
20120309-0020742

PREPARED BY: Charity R Bridgewater
JOHNSON & FREEDMAN, LLC
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181

Return To: Prommis Solutions, LLC
Foreclosure Team 13
1544 Old Alabama Road
Roswell, GA 30076

**Cross Reference: Deed Book 200703090029609, Page
Davidson County, TN Records**

Grantor: Shirley Cray
2712 Hydes Ferry Road
Nashville, TN 37211
Phone: 805-520-5100

Grantee: Bank of America, N.A.
7105 Corporate Drive
Plano, TX 75024
Phone: 805-520-5100

WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF Georgia
COUNTY OF Gwinnett

THIS INDENTURE, this 13 day of January, 2012 between SHIRLEY CRAY, UNMARRIED, as party of the first part, hereinafter called Grantor, and BANK OF AMERICA, N.A., as party of the second part, hereinafter called Grantee (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns where the context requires or permits).

WITNESSETH: That Grantor for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) and other good and valuable consideration, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantee:

SEE EXHIBIT "A" ATTACHED HERETO

The purpose of this conveyance is in lieu of foreclosure of that certain Deed of Trust dated March 5, 2007, from Shirley Cray to Bank of America, NA, recorded in Instrument No. 200703090029609, Davidson County, Tennessee Register's Office, said Deed of Trust.

It is the intent and express desire of the parties hereto that all of the loan documents pertaining to the indebtedness secured by the Deed of Trust shall remain in full force and effect after the execution and delivery of this Warranty Deed in Lieu of Foreclosure, and that there shall be no merger of the fee interest obtained by Grantee hereby with or unto Grantee's prior security interest on the Property under the Deed of Trust. This Warranty Deed in Lieu of Foreclosure is executed and delivered by Grantor and is received by Grantee as an absolute conveyance of Grantor's equity of redemption and is not intended to be further security for the aforementioned indebtedness or any other indebtedness or any other indebtedness of Grantor to Grantee. Grantor hereby declares that this conveyance is freely and fairly made.

THIS CONVEYANCE is made subject to all zoning ordinances, easements and restrictions of record affecting said described property.

TO HAVE AND TO HOLD the said described property, with all and singular rights, members and appurtenances thereof, to the same being, belonging, or in anyway appertaining, to the only proper use, benefit and behoof of said Grantee forever in FEE SIMPLE.

AND SAID Grantor will warrant and forever defend the right and title to the said described property unto the said Grantee against the claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the day and year above written.

Signed, sealed and delivered in the presence of:

Shirley Cray

Shirley Cray

STATE OF TN GEORGIA

COUNTY OF DAVI GWINNETT

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Shirley Cray, whose name is signed to the foregoing instrument and who is known to me, who acknowledged before me this date that being informed of the contents thereof, she executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 13 day of JANUARY 2012

Georgie Fetterolf

NOTARY PUBLIC

My Commission expires: 8-17-2014

GEORGIE FETTEROLF
NOTARY PUBLIC
Gwinnett County - State of Georgia
My Comm. Expires Aug. 17, 2014

EXHIBIT "A"

Land in Davidson County, Tennessee, First Civil District, being Lot No. 4, on the Plan of River Meadows, Section 2, of record in Book 11700, Page 21 Register's Office for said County, to whcih plan reference is hereby made for a more complete description.

Being the same property conveyed to Shirley Cray by deed from Janelle D. Dennis and Keiva Dennis, Dated March 5, 2007 of record in Instrument No. 200703090029608 Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive convenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

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File No.: **1109584TN (Cray)**
Property Address: **2712 Hydes Ferry Road, Nashville, TN 37211**
Tax Parcel ID No.: **080-12-0-115.00**

Mail Tax Notices To and Property Owner:

Bank of America, N.A.
7105 Corporate Drive
Plano, TX 75024

I, or we, 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 $122,724.85, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Shirley Cray
Affiant

Subscribed and sworn to before me this 13 day of JANUARY, 2012

GEORGIE FETTEROLF
NOTARY PUBLIC
Gwinnett County - State of Georgia
My Comm. Expires Aug. 17, 2014

Georgie Fetterolf
Notary Public

My Commission Expires: Aug 17, 2014