Davidson County DEEDWARR
Recvd: 03/27/12 14:05 6 pgs
Fees:33.00 Taxes:214.19
20120327-0026059

After Recording Return to:
SECURED LENDING SERVICES
290 BILMAR DRIVE
PITTSBURGH, PA 15205

This document prepared by:

PAUL JUNGERS, ESQ.
8940 MAIN STREET
CLARENCE, NY 14031
716-634-3405

Tax ID No.: 081060369.00
011-504714

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE made and entered into on this 20 day of March, 2012, by and between FODIE LILES, A/K/A FODIE LILES, JR. AND NETTIE MAI LILES, HUSBAND AND WIFE, of 2542 SHEBOSS ROAD, DUCK RIVER, TN 38454 hereinafter referred to as Grantor(s) and HOUSEHOLD FINANCIAL CENTER, INC., of 636 GRAND REGENCY BOULEVARD, BRANDON, FL 33510, hereinafter referred to as Grantee(s).

WITNESSETH: That the said Grantors, for and in consideration of the sum of FIFTY-SEVEN THOUSAND EIGHT HUNDRED EIGHTY-EIGHT AND 30/100 ($57,888.30) DOLLARS, cash in hand paid and other good and valuable consideration, the receipt of which is hereby acknowledged, have this day given, granted, bargained, sold, conveyed and confirmed and do by these presents give, grant, bargain, sell, convey and confirm unto the said Grantee following described real estate located in DAVIDSON County, TENNESSEE:

SEE ATTACHED EXHIBIT "A"

SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD.

Prior instrument reference: BOOK 5249, PAGE 386, Recorded: 02/03/1978

TO HAVE AND TO HOLD the lot or parcel above described together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining unto the said Grantee and unto Grantee's heirs, administrators, successors or assigns, forever.

GRANTORS hereby covenant with and represent unto the said Grantee and unto his successors or assigns, that they are lawfully seized in fee of the lot or parcel of land above described; that the same is free from all liens and encumbrances except ad valorem taxes for the current tax year and subsequent years, restrictions, restrictive covenants and easements of record, if any; that they have a good and lawful right to sell and convey the same as aforesaid and that they will forever warrant and defend the title to same unto the said Grantee and unto his successors or assigns, forever, except as to said taxes, restrictions, restrictive covenants and easements of record, if any.

Assessor's parcel No. 081060369.00

CONDITION AGAINST MERGER: acceptance of this deed by the grantee shall not cancel the existing mortgage from the Grantor to HOUSEHOLD FINANCIAL CENTER, 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.

IN WITNESS WHEREOF, the said Grantors have hereunto set their hands and seals on this the day and year first above written.

FODIE LILES, A/K/A FODIE LILES, JR.

NETTIE MAI LILES

STATE OF TN
COUNTY OF Maury

Personally appeared before me, the undersigned notary public of the aforesaid County and State, FODIE LILES, A/K/A FODIE LILES, JR., 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 20 day of March, 2012.

Notary Public
Commission expires: Oct. 22, 2012

DENISE THOMPSON
STATE OF TENNESSEE NOTARY PUBLIC
MAURY COUNTY

STATE OF TN
COUNTY OF Maury

Personally appeared before me, the undersigned notary public of the aforesaid County and State, NETTIE MAI LILES, 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 20 day of March, 2012.

Notary Public
Commission expires: Oct. 22, 2012

DENISE THOMPSON
STATE OF TENNESSEE NOTARY PUBLIC
MAURY COUNTY

EXHIBIT A
LEGAL DESCRIPTION

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 45, ON THE PLAN OF THE SUBDIVISION OF LOT NO. 16, OF THE NICHOL PROPERTY, AS OF RECORD IN PLAN BOOK 2, PAGE 49, CHANCERY COURT AT NASHVILLE.

SAID LOT NO. 45 FRONTS 50 FEET ON THE SOUTHERLY SIDE OF LACY STREET AND RUNS BACK BETWEEN PARALLEL LINES 150 FEET TO AN ALLEY.

BEING THE SAME PROPERTY CONVEYED FROM MRS. A.M. WINTERS, WIDOW TO FODIE LILES AND NETTIE M. LILES, HUSBAND AND WIFE BY DEED RECORDED 2/3/78, IN BOOK 5249, PAGE 386 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

PARCEL ID NO.: 081060369.00

PROPERTY COMMONLY KNOWN AS: 2307 LACEY STREET, NASHVILLE, TN 37208

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 $57,888.30, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary audit.

Affiant BRIAN M ICESTER AS AGENT

Subscribed and sworn to before me this 27 day of March, 2012.

Notary Public
Commission Expires 9/9/13

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

Name and address for person(s) responsible for taxes:

HOUSEHOLD FINANCIAL CENTER, INC.
636 GRAND REGENCY BOULEVARD
BRANDON, FL 33510

Name and address of property owner:

HOUSEHOLD FINANCIAL CENTER, INC.
636 GRAND REGENCY BOULEVARD
BRANDON, FL 33510

ESTOPPEL AFFIDAVIT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

FODIE LILES, A/K/A FODIE LILES, JR. AND NETTIE MAI LILES, HUSBAND AND WIFE, being first duly sworn, each for himself and herself, deposes and says: That they are the identical parties who made, executed, and delivered that certain deed to HOUSEHOLD FINANCIAL CENTER, INC., date the 20 day of March, 2012, conveying the following described property, to wit:

SEE ATTACHED EXHIBIT A

That the aforesaid deed is intended to be and is an absolute conveyance of the title to said premises to the grantee named therein, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; That is/was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to the grantee therein all their rights, title and interest absolutely in and to said premises; that possession of said premises has been surrendered to the grantee:

That in the executed and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That the consideration for said deed was/is payment to affiants of the sum of $57,888.30, by grantee, and the full cancellation of all debts, obligations, costs and charges secured by that certain deed of trust/mortgage heretofore existing on said property executed by FODIE LILES AND NETTIE MAI LILES, trustors to HAROLD D. KING, trustee for HOUSEHOLD FINANCIAL CENTER, INC., dated 01/25/2007, and recorded as DOCUMENT NUMBER 20070126-0010915 of Official Records, in DAVIDSON County, State of TENNESSEE and the reconveyance/release of said property under said deed of trust/mortgage; That at the time of making said deed, affiants believed and now believe that the aforesaid consideration therefor represents the fair value of the property so deeded;

This affidavit is made for the protection and benefit of the grantee in said deed, his successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described, and particularly for the benefit of SLS - SLS Title Company which is about to insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property;

That affiants, and each of them will testify, declare, depose or certify under penalty of perjury before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

Fodie Liles aka Fodie Liles Jr
FODIE LILES, A/K/A FODIE LILES, JR.

Nettie Mai Liles
NETTIE MAI LILES

STATE OF TN
COUNTY OF Maury

Personally appeared before me, the undersigned notary public of the aforesaid County and State, FODIE LILES, A/K/A FODIE LILES, JR. and FODIE LILES, JR., the within named Affiants, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.
Witness my hand, at offices, the 20 day of March, 2012.

Denise Thompson
Notary Public
Commission expires: Oct. 22, 2012

DENISE THOMPSON
STATE OF TENNESSEE NOTARY PUBLIC
MAURY COUNTY

THIS DOCUMENT PREPARED BY:

PAUL JUNGERS, ESQ.
8940 MAIN STREET
CLARENCE, NY 14031
716-634-3405

RETURN TO:
SECURED LENDING SERVICES
290 BILMAR DRIVE
PITTSBURGH, PA 15205

True Copy Certification

I, Matthew W. Jones, 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.

Signature Matthew W. Jones

State of Pa
County of Allegheny

Personally appeared before me, Jack M. Pinsker, a notary public for this county and state, Matthew W. Jones who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: _____
Notary' Seal (if on paper)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Jack M. Pinsker, Notary Public
Kennedy Twp., Allegheny County
My Commission Expires Dec. 22, 2013
Member, Pennsylvania Association of Notaries