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

Davidson County DEEDWARR
Recvd: 03/30/12 10:10 5 pgs
Fees:28.00 Taxes:291.94
20120330-0027016

This document prepared by:

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

Tax ID No.:
043-13-0-333.00
012-500246

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE made and entered into on this 21 day of March, 2012, by and between RICKY L. CARNEY AND DORINDA MARIE DIAMOND-CARNEY, HUSBAND AND WIFE, of 7815 HIGHWAY 25, CROSS PLAINS, TN 37409 hereinafter referred to as Grantor(s) and HSBC MORTGAGE SERVICES, 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 SEVENTY-EIGHT THOUSAND NINE HUNDRED ONE AND 44/100 ($78,901.44) 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: DOCUMENT NUMBER 20061027-0133433, Recorded: 10/27/2006

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. 043-13-0-333.00

CONDITION AGAINST MERGER: acceptance of this deed by the grantee shall not cancel the existing mortgage from the Grantor to HSBC MORTGAGE SERVICES, 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.

RICKY L. CARNEY

DORINDA MARIE DIAMOND-CARNEY

STATE OF TN
COUNTY OF Davidson

Personally appeared before me, the undersigned notary public of the aforesaid County and State, RICKY L. CARNEY, 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 21 day of March, 2012.

Debra Jordan
Notary Public
Commission expires: November 5, 2014

DEBRA J. JORDAN NOTARY PUBLIC OF TENNESSEE DAVIDSON COUNTY

STATE OF TN
COUNTY OF Davidson

Personally appeared before me, the undersigned notary public of the aforesaid County and State, DORINDA MARIE DIAMOND-CARNEY, 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 21 day of March, 2012.

Debra Jordan
Notary Public
Commission expires: November 5, 2014

DEBRA J. JORDAN NOTARY PUBLIC OF TENNESSEE DAVIDSON COUNTY

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 $78,901.44, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary audit.

Affiant Nicole Rini

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:

HSBC MORTGAGE SERVICES, INC.
636 GRAND REGENCY BOULEVARD
BRANDON, FL 33510

Name and address of property owner:

HSBC MORTGAGE SERVICES, INC.
636 GRAND REGENCY BOULEVARD
BRANDON, FL 33510

EXHIBIT A
LEGAL DESCRIPTION

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

BEING LOT NO. 17 OF BLOCK "E" ON THE MAP CRITTENDON ESTATES, AS SHOWN OF RECORD IN BOOK 974, PAGE 69, OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT, SAID LOT FRONTS 50 FEET ON THE NORTH SIDE OF HICKORY STREET (FORMERLY OAK STREET) AND RUNS BACK BETWEEN LINES 127 FEET ON THE WEST LINE AND 126.3 FEET ON THE EAST LINE TO A DEAD LINE IN THE REAR ON WHICH IT MEASURES 50 FEET.

BEING THE SAME PROPERTY CONVEYED FROM JACKIE DARRELL MCCARTER AND AUDREY T. MCCARTER TO RICKY L. CARNEY BY DEED RECORDED 10/27/06, IN INSTRUMENT 20061027-0133433 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

SUBJECT TO ALL MATTERS AS SET FORTH PER BOOK 974, PAGE 69, REGISTER'S OFFICE OF SAID COUNTY.

THIS CONVEYANCE IS FURTHER SUBJECT TO (1) ALL APPLICABLE ZONING, ORDINANCES (2) UTILITY, SEWER, DRAINAGE AND OTHER EASEMENTS OF RECORD, (3) ALL SUBDIVISION/CONDOMINIUM ASSESSMENTS, COVENANTS, BYLAWS, RESTRICTIONS, DECLARATIONS AND EASEMENTS OF RECORD, (4) BUILDING RESTRICTIONS, AND (5) OTHER MATTERS OF PUBLIC RECORD.

PARCEL ID NUMBER: 043-13-0-333.00

PROPERTY COMMONLY KNOWN AS: 325 HICKORY STREET, MADISON, TN 37115

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