BILL GARRETT, Davidson County
Trans:T20120032027 DEEDWARR
Recvd: 05/02/12 10:12 4 pgs
Fees:23.00 Taxes:416.83
20120502-0037482

After Recording Mail To:
RUTH RUHL, P.C.
Attn: Recording Department
2801 Woodside Street
Dallas, Texas 75204

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $112,656.98

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF April, 2012.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

GRACE A. TAYLOR
Notary Public
Commonwealth of Virginia
7163370
My Commission Expires Dec 31, 2012

Prepared By:
RUTH RUHL, P.C.
2801 Woodside Street
Dallas, Texas 75204

Map-Parcel Numbers: 163-04-0A-312.00 CO

[Space Above This Line For Recording Data]

Loan No.:0035110030
Investor No.: 1701176750

DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:
Federal National Mortgage Association	SunTrust Mortgage, Inc.
(NAME)	(NAME)
3900 Wisconsin Avenue, NW	1001 Semmes Ave. RVW 3054
(ADDRESS)	(ADDRESS)
Washington, DC 20016-2892	Richmond, Virginia, 23224
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)

WHEREAS, Federal National Mortgage Association (the "Grantee"), is the owner and holder of a certain promissory note dated April 18th, 2006, from Jennifer M. Dennard, a single woman (the "Grantor"), to the Grantee, in the original principal amount of one hundred twenty one thousand five hundred and 00/100 Dollars ($ 121,500.00), which is secured by the Deed of Trust of record in Book N/A, Page N/A, Instrument No.: 20060426-0047499, in the Register's Office for Davidson County, Tennessee; and

Loan No.: 0035110030
Investor No.: 1701176750

THIS DEED is an absolute conveyance for a fair and adequate consideration, being the full satisfaction of all obligations secured by the Deed of Trust executed by Jennifer M. Dennard, unmarried ,

Grantor, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for SunTrust Mortgage, Inc. , Grantee, recorded on April 26th, 2006 in Book N/A , Page N/A , Instrument No. 20060426-0047499 , and assigned by Assignment to SunTrust Mortgage, Inc. recorded simultaneously herewith in the Official Records of Davidson County, Tennessee. Grantor declares that this conveyance is freely and fairly made, and that there are no agreements, oral or written, other than this deed between Grantor and Grantee with respect to the property conveyed by this deed. By accepting this deed, Grantee specifically intends that a merger of title shall not occur and that the Deed of Trust shall continue as a lien on the property until it is reconveyed.

NOW, THEREFORE, for and in consideration of the sum of TEN ($10.00) DOLLARS, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Jennifer M. Dennard, a single woman , the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto Federal National Mortgage Association , the Grantee, its successors and assigns, a certain tract of parcel of land in Davidson County, Tennessee, described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

This is improved / unimproved property, known as 3001 Hamilton Church Road #312, Antioch, Tennessee 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, its heirs and assigns forever; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; and Grantor does further covenant and bind themselves, their heirs and representatives, to warrant and forever defend the title to said land to said Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hand(s) this 9 day of April, 2012.

GRANTOR

Jennifer M. Dennard

Loan No.: 0035110030
Investor No.: 1701176750

GRANTOR ACKNOWLEDGMENT

State of ~~Tennessee~~ NEW JERSEY §
County of ~~Davidson~~ SOMERSET §
§

On this 9TH day of MARCH, 2012 before me personally appeared Jennifer M. Dennard

to me known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person (or person's) free act and deed.

(Seal) ZENAN HASANOVIC
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Sept. 21, 2012

Zenan Hasanovic
ZENAN HASANOVIC

BRANCH OPERATIONS SUPERVISOR / NOTARY PUBLIC
Title of Officer

Loan No.: 0035110030
Investor No.: 1701176750

EXHIBIT "A"

SITUATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT 312, HAMILTON CROSSINGS TOWNHOMES, A PLANNED UNIT DEVELOPMENT, OF RECORD IN INSTRUMENT NO. 20040212-0016945, AS AMENDED IN INSTRUMENT NO. 20050701-007531, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO JENNIFER M. DENNARD, UNMARRIED BY WARRANTY DEED FROM R. J. YORK HOMES, LLC, DATED APRIL 18, 2006 AND RECORDED APRIL 26, 2006 IN INSTRUMENT NO. 20060426-0047498, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.