This Instrument Prepared by:
Bryan D. Spicer
Attorney at Law
342 Cool Springs Blvd.
Suite 202
Franklin, TN 37067

BILL GARRETT, Davidson County
Trans:T20120036327 DEEDWARR
Recvd: 05/17/12 10:21 3 pgs
Fees:18.00 Taxes:302.10
20120517-0042728

After recording please return this instrument to:
Spicer Title, LLC
342 Cool Springs Blvd.
Suite 202
Franklin, TN 37067

| **Address New Owner as Follows:** | **Send Tax Bills to:** | **Map-Parcel Numbers:** |
|---|---|---|
| Southeast Financial Credit Union<br>220 South Royal Oaks Blvd.<br>Franklin, TN 37064 | New Owner | 135-08-A 683.00 CO |

# Deed in Lieu of Foreclosure

WHEREAS, Southeast Financial Credit Union (the "Grantee") is the owner and holder of a certain Note dated August 30, 2004, from Lynda M. Miller (formerly known as Lynda M. Billingsley) (the "Grantor") to the Grantee, in the original principal amount of Eighty-Eight Thousand and No/100 Dollars ($88,000.00) (the "Note"), which is secured by the Deed of Trust of record in Instrument No. 20040831-0104977, Register's Office for Davidson County, Tennessee (the "Deed of Trust");

WHEREAS, the Grantor has agreed to make, and the Grantee has agreed to accept, this conveyance in return for full and complete satisfaction of said Note and the release of said Deed of Trust;

NOW, THEREFORE, for and in consideration of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto the Grantee, its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

In Davidson County, State of Tennessee, described as follows, to-wit:

Being Unit No. 683 of Nashboro Village Nineteen Condominium, a condominium or horizontal property regime established by Master Deed of record in Book 5333 (erroneously typed as 53333 on prior deed), page 957, Register's Office for Davidson County, Tennessee, and shown on a Plan of record in Book 5200, page 80, Register's Office for Davidson County, Tennessee, together with each and all of the rights, privileges, and appurtenances thereunto belonging, as set forth in the said Master Deed (and By-Laws which form a part thereof), including, without limitation, such Unit's undivided percentage interest in the land and common elements, and its interest in any appurtenant limited common elements.

Being the same property conveyed to Stephen B. Billingsley and wife, Lynda M. Billingsley, by Warranty Deed from W. Joe Kelley, unmarried, dated August 30, 2004, of record in Instrument No. 20040831-0104976, Register's Office for Davidson County, Tennessee. AND being the same property conveyed to Lynda M. Billingsley by Quitclaim Deed from Stephen B. Billingsley, dated November 21, 2009, of record in Instrument No. 20100224-0013952, Register's Office for Davidson County, Tennessee. Lynda M. Billingsley is now known as Lynda M. Miller.

This is improved property, known as 683 Longhunter Court, Nashville, TN 37217.

TO HAVE AND TO HOLD said tract of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, its successors 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 herself, her heirs and representatives, to warrant and forever defend the title to said land to said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

The Grantee executes this instrument for the sole purpose of agreeing that this conveyance is for the full and complete satisfaction of the herein described Note and release of the herein described Deed of Trust.

WITNESS our hands this 9th day of May, 2012.

GRANTOR(S):

Lynda M. Miller

Lynda M. Miller

STATE OF TENNESSEE
COUNTY OF DAVIDSON

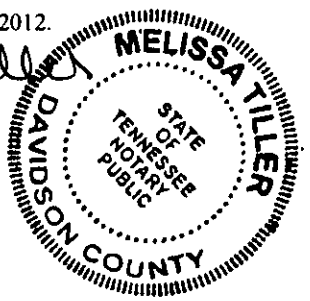
Personally appeared before me, the undersigned authority, in and for said County and State, appeared Lynda M. Miller, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 9th day of May, 2012.

Melissa Tiller

Notary Public

My Commission Expires: Sept. 9, 2014



GRANTEE:

Southeast Financial Credit Union

By: Brian Kiley
Its: Vice President of Collections

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, in and for said County and State, appeared Brian Kiley, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who upon this oath acknowledged himself to be the Vice President of Collections of Southeast Financial Credit Union, the within named bargainor, and that he as such Vice President of Collections, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Southeast Financial Credit Union by the said Brian Kiley as such Vice President of Collections.

Witness my hand and official seal at Nashville, Tennessee, this 9th day of May, 2012.

Notary Public

My Commission Expires:_____

BRYAN D. SPICER
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY, TN
My Commission Expires September 18, 2012

STATE OF TENNESSEE )
COUNTY OF WILLIAMSON )

I, or We, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $ 81,647.74, which amount is equal to, or greater than, the amount, which the property transferred, would command at a fair voluntary sale.

Affiant

Subscribed and sworn to before me on this 9th day of May, 2012.

Notary Public

My Commission Expires: _____

BRYAN D. SPICER
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY, TN
My Commission Expires September 18, 2012