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Davidson County DEEDWARR
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Fees:28.00 Taxes:322.33
20121204-0111525

This instrument was prepared by:
Laurie J. Hadwyn-Janes, (423)618-6140
P.O. Box 21060
Chattanooga, TN 37424

Parcel/Tax ID No.: 148-08-0-124.00

DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made and entered into on this 16 day of NOVEMBER, 2012, by and between Earl T. Corbitt and Susie H. Corbitt, husband and wife, their heirs and assigns, of 3321 Milbridge Drive, Antioch, Tennessee 37013, hereinafter referred to as "GRANTOR(S)", and Household Financial Center, Inc., of 636 Grand Regency Boulevard, Brandon, Florida 33510, hereinafter referred to as "GRANTEE(S)",

WITNESSETH: That the said Grantor(s), for and in consideration of the sum of TEN AND 00/100 ($10.00) DOLLARS, 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(s) following described real estate located in Davidson County, Tennessee:

SEE ATTACHED EXHIBIT "A"
Prior Deed Reference: Recorded 09/22/1975, Book 4953, Page 595,

SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD.

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(s) and unto Grantee's heirs, administrators, successors or assigns, forever.

THIS DEED is being executed and filed for record to convey any and all residual ownership interest in the subject property which is being conveyed in lieu of foreclosure of the subject mortgage dated July 30, 1999, and recorded on August 3, 1999, in Record Book 11601, at Page 222, with the Register's Office of Davidson County, State of Tennessee, which includes and is not limited to any homestead rights therein to the subject property; and/or any right of redemption of the aforementioned mortgage listed herein.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in otherwise appertaining. And the Grantor(s) hereby covenants with said Grantee(s) that Grantor(s) are lawfully seized of said land in fee simple, that Grantor(s) have good right and lawful authority to sell and convey said land, that Grantor(s) hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under the said Grantor(s).

Assessor's parcel No. 148-08-0-124.00

CONDITION AGAINST MERGER: acceptance of this deed by the Grantee(s) shall not cancel the existing mortgage from the Grantor(s) 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(s) to the Grantee(s) shall be cancelled only by a separate written instrument executed and recorded in the accordance with the law.

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

Earl T. Corbitt, (Grantor)

Susie H. Corbitt, (Grantor)

STATE OF TENNESSEE

COUNTY OF DAVIDSON

On this NOVEMBER 16, 2012, before me, a Notary Public, personally appeared **Earl T. Corbitt,** personally known to me (or proved to me on the basis of satisfactory evidence), to be the same person who subscribed this instrument, and who appeared to be of sound mind and not under or subject to duress, fraud, or undue influence, and acknowledged that he/she executed the same.

BLAKE E WORTHINGTON

NOTARY PUBLIC

(Notary Seal)

My Commission Expires: MAY 5, 2015

DAVIDSON County

BLAKE E. WORTHINGTON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

STATE OF TENNESSEE

COUNTY OF DAVIDSON

On this NOVEMBER 16, 2012, before me, a Notary Public, personally appeared **Susie H. Corbitt,** personally known to me (or proved to me on the basis of satisfactory evidence), to be the same person who subscribed this instrument, and who appeared to be of sound mind and not under or subject to duress, fraud, or undue influence, and acknowledged that he/she executed the same.

BLAKE E WORTHINGTON

NOTARY PUBLIC

(Notary Seal)

My Commission Expires: MAY 5, 2015

DAVIDSON County

BLAKE E. WORTHINGTON STATE OF TENNESSEE NOTARY PUBLIC 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 $87,116.82 which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary audit.

B M. Kest

Affiant(s) BRIAN M. KESTER

Subscribed and sworn to before me this 28th day of NOVEMBER, 2012.

Notary Public

Commission Expires 9-9-2013

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, Florida 33510

Name and address of property owner:

Household Financial Center, Inc.
636 Grand Regency Boulevard
Brandon, Florida 33510

EXHIBIT A
LEGAL DESCRIPTION:

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

Land in Davidson County, Tennessee, being Lot No. 100 on the plan of Oakwood Terrace, Section II, as of record in Book 4460, Page 118 and 119, Register's Office for said county, to which plan reference is made for a more Complete description.

Being the same property conveyed from Home Federal Savings & Loan Association of Nashville to Earl T. Corbitt and Susie H. Corbitt, husband and wife, by deed dated September 17, 1975, and recorded on 9/22/75, in Book 4953, at Page 595, in the Register's Office of Davidson County, Tennessee.

Prior Instrument Reference: Recorded 09/22/1975, Book 4953, Page 595,

Tax Map/ Parcel ID NO.: 148-08-0-124.00

Property Commonly Known as: 4520 Xavier Drive; Antioch, TN 37013-2742

True Copy Certification

I, Brian M. Kester, 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.

B M. K

Signature

State of Pennsylvania

County of Allegheny

Personally appeared before me, Matthew W. Jones, a notary public for this county and state, Brian M. Kester, 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: 9/9/13

Notary' Seal (if on paper)

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