Davidson County DEEDWARR
Recvd: 04/29/13 14:36 7 pgs
Fees:38.00 Taxes:411.35
20130429-0042515

This instrument prepared by and return to:

William Timothy Hill
Attorney at Law
Sun Trust Bank Building
201 Fourth Ave North Ste 1800
Nashville, Tennessee 37219

WARRANTY DEED IN LIEU OF FORECLOSURE

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL #:
Household Financial Center, Inc. 931 Corporate Center Drive Pomona, CA 91769	Household Financial Center, Inc. 931 Corporate Center Drive Pomona, CA 91769	086-07-0 050.00

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 111,174.67.

WILLIAM TIMOTHY HILL, ATTORNEY/AFFIANT

SWORN to and subscribed before me this 23rd day of April, 2013.

PHYLLIS ASHBY
STATE OF TENNESSEE
NOTARY PUBLIC

NOTARY PUBLIC
MY COMMISSION EXPIRES: Jan. 6, 2014

My Commission Expires JAN 6, 2014

THIS INDENTURE made this 19th day of April, 2013, by and between Katrina D. Frontz, a single person, hereinafter called Grantor and **Household Financial Center, Inc.**, of 636 Grand Regency Blvd, Brandon, FL 33510 hereinafter called Grantee, its successors and assigns.

WITNESSETH: That the Grantor, for and in consideration of the sum of Ten ($10.00) Dollar in hand paid, and the full satisfaction of the Deed of Trust Note herein described, convey and warrant unto said Grantee, its successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

SEE ATTACHED EXHIBIT "A"

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption laws of said state where the above premises are situated.

TO HAVE AND TO HOLD the said real estate with the appurtenances, estate, title and interest thereto belonging to the said grantee, his heirs and assigns forever. Grantor(s) covenants that Grantor(s) are lawfully seized and possessed of said real estate in fee simple and has the right to convey it and that the same is unencumbered.

Grantor(s) further covenants and bind himself, his heirs and representatives to warrant and forever defend the title to said real estate to said grantee, its successors and/or assigns, against the lawful claims of all persons whatsoever.

THIS DEED is an absolute conveyance Grantors' right, title and interest in the said premises and is not intended as a mortgage, trust, conveyance or security of any kind. The consideration thereto, in addition to that set forth above, is the full release and discharge of the debts, obligations and charges heretofore subsisting on account of and by the terms of that certain Deed of Trust Note from Katrina D. Frontz, indebted to Household Financial Center, Inc., for $118,393.08 secured by Deed of Trust dated July 24, 2007, and recorded as Inst. No. 20070823-0100922, in the Register's Office for Davidson County, Tennessee, and the Note which is secured thereby and which is currently in default, but not release the said deed of trust. Grantor(s) will surrender and tender possession upon execution of this Deed.

NOTWITHSTANDING the above, Grantee's mortgage on said premises shall remain valid and in full force and effect unless and until released by Grantee, it being the intention of the parties that there shall be no merger of any said liens with the title or other interest of Grantee by virtue of this conveyance, and the parties provide that each such interest in the liens on one hand and the title on the other shall be and remain at all times separate and distinct.

Katrina D. Frontz, and Household Financial Center, Inc. agree that this Deed in Lieu Agreement and the transactions contemplated herein are a mutual, full, and complete settlement, discharge and release of Grantor(s)' and Grantee's claims relating to the mortgage, including, without limitation, their rights and obligations with respect to the rescission of the mortgage pursuant to the Truth-in-Lending Act, Federal Reserve Regulation Z, or any other applicable law; and Katrina D. Frontz, further acknowledge(s) that they have elected to proceed with this Deed in Lieu Agreement and the transactions contemplated herein in lieu of any other rights or actions that they might pursue with respect to rescission either now or in the future.

WITNESS my hand this 19th day of April, 2013.

GRANTOR:

Katrina D. Frontz

STATE OF TENNESSEE)
COUNTY OF Davidson

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Katrina D. Frontz, with whom I am personally acquainted and who upon oath acknowledged herself to be the within named bargainors, and executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 19th day of April, 2013

FRANCES C. TRAYLOR
NOTARY PUBLIC
OF
TENNESSEE
DAVIDSON COUNTY

Frances C. Traylor
Notary Public

My Commission Expires: September 8, 2013

My Commission Expires:
September 8, 2013

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 34, on the plan of Phase I, Section Two, Jackson's Retreat, of record in Plat Book 5200, page 334 and 335, as amended in Book 5972, page 96, Register's Office for Davidson county, Tennessee, to which plat reference is hereby made for a more complete description.

This being the same property conveyed to Katrina D. Frontz, unmarried, by deed recorded 7/23/04 in Inst. No. 20040723-0088618 and re-recorded at Inst. No. 20041108-0134096, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all terms and provisions of the Restrictions and By-laws of record in Book 5741, page 360, and Book 5745, page 294, said Register's Office

This is improved property known as: 304 Retreat Ct E, Hermitage, TN 37076.

This instrument prepared by and return to:

William Timothy Hill
Attorney at Law
Sun Trust Bank Building
201 Fourth Ave North Ste 1800
Nashville, Tennessee 37219

ESTOPPEL AFFIDAVIT

Katrina D. Frontz, being first duly sworn, each for herself, deposes and says: That she is the identical party(s) who made, executed, and delivered that certain deed to Household Financial Center, Inc., of 636 Grand Regency Blvd, Brandon, FL 33510, dated the 19 day of April, 2013, 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(s) 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 Grantor(s) in said deed to convey, and by said deed these affiants did convey to the Grantee(s) therein all their rights, title and interest absolutely in and to said premises; that possession of said premises has been surrendered to the Grantee(s):

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 duties;

That the consideration for said deed was/is payment to affiants of the sum of $10.00, by Grantee(s), 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 Katrina D. Frontz, to Harold D. King, as trustee for Household Financial Center, Inc. dated July 24, 2007, and recorded on August 23, 2007, as Instrument No. 20070823-0100922, with the Register's Office of 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 believe and now believe that the aforesaid consideration theretofore represents the fair value of the property so deeded;

This affidavit is made for the protection and benefit of the Grantee(s) 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 benefits of Old Republic Title Insurance Company and William Timothy Hill as title attorney, 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.

Parcel ID. No. 086-07-0 050.00

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 19th day of April, 2013.

GRANTOR:

Katrina D. Frontz

STATE OF Tennessee)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Katrina D. Frontz, with whom I am personally acquainted (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.

WITNESS my hand and official seal at Nashville, Tennessee, this 19th day of April, 2013.

FRANCES C. TRAYLOR
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Frances C. Traylor
Notary Public

My Commission Expires: September 8, 2013

My Commission Expires:
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AFFIDAVIT

I, William Timothy Hill, 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.

William Timothy Hill
PRICE, HILL & KOLARICH
201 4th Avenue North, Suite 1800
Nashville, TN 37219
(615) 256-1577

State of Tennessee)
)
County of Davidson)

Personally appeared before me, Phyllis Ashby, a notary public for this county and state, (William Timothy Hill) who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

PHYLLIS ASHBY
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 6, 2014

Notary Public

MY COMMISSION EXPIRES: January 6, 2014