BILL GARRETT, Davidson County
Trans:T20130035166 DEEDWARR
Recvd: 04/29/13 15:25 5 pgs
Fees:28.00 Taxes:378.24
20130429-0042601

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	173-04 1.00

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 102,226.82

WILLIAM TIMOTHY HILL, ATTORNEY/AFFIANT

SWORN to and subscribed before me this 29th day of April, 2013.

CHARLOTTE E. HERRING
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

NOTARY PUBLIC
MY COMMISSION EXPIRES: My Commission Expires JAN 6, 2014

THIS INDENTURE made this 29th day of March, 2013, by and between Wanda D. Davis, 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 Wanda D. Davis, indebted to Household Financial Center, Inc., for $115,606.52 secured by Deed of Trust dated November 15, 2004, and recorded as Inst. No. 20041116-0137450, 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.

Wanda D. Davis, 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 Wanda D. Davis, 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.

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 68A on the plan of Hickory Park Villa, Section Two, zone lot division, of record in Plat Book 5200, page 603, amended in Book 6250, page 465, Register's Office for said county, Tennessee, to which reference is hereby made for a more complete description.

This being the same property conveyed to Wanda D. Davis, by deed recorded 3/7/02, in Inst. No. 20020307-0028599, Register's Office for Davidson County, Tennessee.

This is improved property known as: 5442 Hickory Park Dr, Antioch, TN 37013.

WITNESS my hand this 29 day of March, 2013.

GRANTOR:

Wanda D. Davis

Wanda D. Davis

STATE OF TENNESSEE)
COUNTY OF _____)

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

WITNESS my hand and official seal at _____, Tennessee, this _____ day of _____

_____
Notary Public

My Commission Expires:_____

SEE ATTACHMENT

Certification of Acknowledgement

State of California

County of Contra Costa

On 03.29.2013 before me, Marjorie-Grace Guinoo, Notary Public, personally appeared WANDA DAPHENE DAVIS

who proved to me on the basis of satisfactory evidence to be the person~~(s)~~ whose name~~(s)~~ is/~~are~~ subscribed to the within instrument and acknowledge to me that ~~he~~/she/~~they~~ executed the same in ~~his~~/her/~~their~~ authorized capacity~~(ies)~~, and that by ~~his~~/her/~~their~~ signature~~(s)~~ on the instrument the person~~(s)~~, or the entity upon behalf of which the person~~(s)~~ acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and seal.

Marjorie-Grace Guinoo (Seal)

MARJORIE-GRACE GUINOO
COMM. #1951509
NOTARY PUBLIC • CALIFORNIA
CONTRA COSTA COUNTY
Commission Expires Sep 10, 2015

Additional Optional Information

Although law does not require the information in this section, it could prevent fraudulent removal and reattachment of this acknowledgement to an unauthorized document and may prove useful to person~~(s)~~ relying on the attached document.

DESCRIPTION OF THE ATTACHED DOCUMENTS

WARRANTY DEED

(Title or description of attached document)

Number of pages 1 Document date 03.29.2013

CAPACITY CLAIMED BY SIGNER

O Individual(s)

O Corporate Officer

O Partner(s)

O Attorney-In-Fact

O Trustee(s)

O Other