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

Davidson County DEEDWARR
Recvd: 05/30/13 15:16 4 pgs
Fees:23.00 Taxes:402.76
20130530-0054656

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	049-16-0 A 010.00 CO

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 108,854.58

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

WILLIAM TIMOTHY HILL, ATTORNEY/AFFIANT

SWORN to and subscribed before me this 10th day of May, 2013.

Charlotte E Herring
NOTARY PUBLIC
My Commission Expires JAN 6, 2014

MY COMMISSION EXPIRES: _____

THIS INDENTURE made this 10th day of May, 2013, by and between Vera Overton and Fannie Fletcher, 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 Vera Overton and Fannie Fletcher, indebted to Household Financial Center, Inc., for $110,954.17 secured by Deed of Trust dated May 25, 2007, and recorded as Inst. No. 20070530-0063966, 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.

Vera Overton and Fannie Fletcher, 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 Vera Overton and Fannie Fletcher, 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 10th day of May, 2013.

GRANTOR:

Vera Overton

VERA OVERTON

STATE OF Tennessee)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Vera Overton, 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 Nashville, Tennessee, this 10th day of May 2013.

Charlotte E Herring

Notary Public
My Commission Expires:_____

CHARLOTTE E. HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires JAN 6, 2014

GRANTOR:

Mrs. Fannie Fletcher

FANNIE FLETCHER

STATE OF Tennessee)
COUNTY OF Davidson)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Fannie Fletcher, 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 Nashville, Tennessee, this 10th day of May 2013.

Charlotte E Herring

Notary Public
My Commission Expires:_____

CHARLOTTE E. HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires JAN 6, 2014

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 10 on the plan of second Revision of Willow Trace Subdivision, of record in Book 7900, page 14, as amended in Book 8020, page 967, and Book 8046, page 641, Register's Office for said county, Tennessee, to which plan reference is hereby made for a more complete description.

This being the same property conveyed to Fannie Fletcher , unmarried and Vera Overton, unmarried, by deed recorded 8/3/05, in Inst. No. 20050803-0090674, Register's Office for Davidson County, Tennessee.

This is improved property known as: 806 Willow Trace Ct, Whites Creek, TN 37209.

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