BILL GARRETT, Davidson County
Trans:T20130074546 DEEDWARR
Recvd: 08/28/13 13:48 5 pgs
Fees:27.00 Taxes:0.00
20130828-0090890

PREPARED BY:
Johnson & Freedman, LLC
1587 Northeast Expressway
Atlanta, Georgia 30329
(770) 234-9181

Return To:
Deed in Lieu Team
1587 Northeast Expressway
Atlanta, Georgia 30329

CROSS REFERENCE: INSTRUMENT NO.
20060929-0120442 DAVIDSON COUNTY,
TN RECORDS

Grantor: Sarah W. Belcher and James F. Belcher
902 First Avenue North
Nashville, TN 37201
Phone:

Grantee: Federal National Mortgage Association
14221 Dallas Parkway, Suite 1000
Dallas, TX 75254
Phone: 503-372-8142

WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF Alabama
COUNTY OF Jefferson

THIS INDENTURE, this 14th day of August, 2013 between SARAH W. BELCHER AND JAMES F. BELCHER, WIFE AND HUSBAND, as party of the first part, hereinafter called Grantor, and FEDERAL NATIONAL MORTGAGE ASSOCIATION, as party of the second part, hereinafter called Grantee (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns where the context requires or permits).

WITNESSETH: That Grantor for and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00) and other good and valuable consideration, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantee:

SEE EXHIBIT "A" ATTACHED HERETO

The purpose of this conveyance is in lieu of foreclosure of that certain Deed of Trust dated September 25, 2006, from Sarah W. Belcher And James F. Belcher to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for First Horizon Home Loan Corporation D/B/A First Tennessee Home Loans, its successors and assigns, recorded in Instrument No. 20060929-0120442, Davidson County, Tennessee Register's Office, said Deed of Trust, as last transferred by assignment to Federal National Mortgage Association recorded in Instrument No. 20121231-0120791, Davidson County, Tennessee Register's Office.

It is the intent and express desire of the parties hereto that all of the loan documents pertaining to the indebtedness secured by the Deed of Trust shall remain in full force and effect after the execution and delivery of this Warranty Deed in Lieu of Foreclosure, and that there shall be no merger of the fee interest obtained by Grantee hereby with or unto Grantee's prior security interest on the Property under the Deed of Trust. This Warranty Deed in Lieu of Foreclosure is executed and delivered by Grantor and is received by Grantee as an absolute conveyance of Grantor's equity of redemption and is not intended to be further security for the aforementioned indebtedness or any other indebtedness or any other indebtedness of Grantor to Grantee. Grantor hereby declares that this conveyance is freely and fairly made.

THIS CONVEYANCE is made subject to all zoning ordinances, easements and restrictions of record affecting said described property.

TO HAVE AND TO HOLD the said described property, with all and singular rights, members and appurtenances thereof, to the same being, belonging, or in anyway appertaining, to the only proper use, benefit and behoof of said Grantee forever in FEE SIMPLE.

AND SAID Grantor will warrant and forever defend the right and title to the said described property unto the said Grantee against the claims of all persons whomsoever.

IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the day and year above written.

Signed, sealed and delivered in the presence of:

Sarah W. Belcher

James F. Belcher

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Sarah W. Belcher and James F. Belcher, whose names are signed to the foregoing instrument and who are known to me, who acknowledged before me this date that being informed of the contents thereof, they executed the same voluntarily on the date the same bears date.

Given under my hand and seal on this the 14th day of August 2013

NOTARY PUBLIC

My Commission expires: 3-17-17

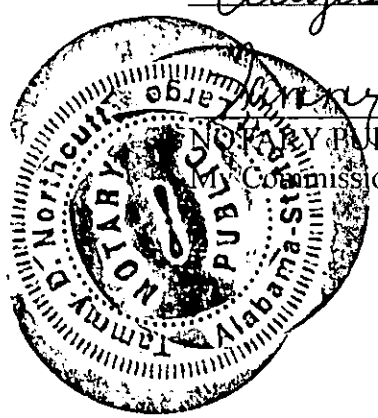


EXHIBIT "A"

Being a certain Condominium Apartment in Davidson County, Tennessee, being Unit No. 902 as specified on the Plat shown in the Master Deed, on the Plan of Riverfront Condominiums, a Horizontal Property Regime, created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed for Riverfront Condominiums, of record under Instrument No. 20051221-0153160, as amended in Instrument No. 20051228-0155671 and in Instrument No. 20060518-0058640, Register's Office for Davidson County, Tennessee, including without limitation the By-Laws appended thereto, said Register's Office, together with the undivided percentage interest in the Common Elements appurtenant to said Unit, as set forth in said Master Deed. Reference is hereby made to the plan of Riverfront Condominiums for placement of Units, as shown on Exhibit "E" to the Second Amendment to the Master Deed of record under Instrument No. 20060518-0058640, said Register's Office, for a more complete identification and description of such Unit.

James F. Belcher, although not a Borrower hereunder or otherwise obligated to pay any amounts due under the Note secured hereby, joins in this conveyance for the purpose of conveying, pledging or otherwise transferring his interest in the above described property as security for the Note secured hereby. The said James F. Belcher hereby acknowledges that this Deed of Trust shall constitute a lien and encumbrance on the title to the above described property.

Derivation Clause: The instrument constituting the source of the Borrower's interest in the foregoing described property was a Warranty Deed dated September 25, 2006 and recorded on September 29, 2006 in Instrument No. 20060929-0120441 in the Davidson County Register's Office.

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File No.: 1285513 (Belcher)
Property Address: 902 First Avenue North, Nashville, TN 37201
Tax Parcel ID No.: 082-14-0A-039.00-C0

Mail Tax Notices To and Property Owner:

Federal National Mortgage Association
14523 S.W. Millikan Way Suite 200
Beaverton, OR 97005

I, or we, 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 $144,127.30, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant Sarah W. Belcher

Affiant James F. Belcher

Subscribed and sworn to before me this 14th day of August, 2013

Notary Public
My Commission Expires: 3-17-17

