BILL GARRETT, Davidson County
Trans:T20140015068 DEEDWARR
Recvd: 03/05/14 11:28 3 pgs
Fees:18.00 Taxes:471.37
20140305-0018493

Prepared by and please return to:
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STATE OF TENNESSEE

COUNTY OF DAVIDSON

Cross Reference:
Deed of Trust recorded as Instrument 20070529-0063131, the Register's Office for Davidson County, Tennessee

WARRANTY DEED IN LIEU OF FORECLOSURE

Address of New Owner:	Send Tax Bills To:	Map-Parcel Numbers
c/o Ocwen Loan Servicing, LLC 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	c/o Ocwen Loan Servicing, LLC 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409	Property Tax ID: 15014008700

THIS INDENTURE is made as of the 4 day of January, 2014, by and between Hany Eshak and wife, Niveen Gerges, individual residents of the State of Tennessee, as party or parties of the first part, hereinafter collectively referred to as "Grantor", and **Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but as Trustee of ARLP Trust 3**, as party or parties of the second part, hereinafter referred to as "Grantee" (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns where the context requires or permits).

Grantor, for and in consideration of the recitals and statements herein AND OTHER GOOD AND VALUABLE CONSIDERATION in hand paid at and before the sealing and delivery of these presents, the receipt and sufficiency whereof are hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does hereby grant, bargain, sell, alien, convey and confirm unto the said Grantee the following described property:

Land in Davidson County, Tennessee, being Lot No. 7 on the Plan of Section Two Addition to Jamestown Estates of record in Plat Book 8250, Page 371,

Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Otherwise known as 3308 Hamilton Church Road, Antioch, TN 37013.

Being the same property as conveyed from Arben Bytyqi to Hany Eshak and wife, Niveen Gerges, as described in that certain Warranty Deed recorded as Instrument No. 20070529-0063130, dated May 24, 2007, in Davidson County, Tennessee Records.

Together with all of Grantor's right, title and interest in the buildings, improvements and public roads and streets adjoining said property and the premises.

This Deed is an absolute conveyance by the Grantor to the Grantee of all right, title and interest in the above property, including specifically, but without limitation, any equity or rights of redemption of Grantor in the above property. This Deed is given for fair and adequate consideration, such consideration, in addition to that recited above, being that this conveyance is made in lieu of the foreclosure by Grantee of that certain Deed of Trust from Hany Eshak and Niveen Gerges to Bank of America, N.A., a National Banking Association, with PRLAP, Inc. as Trustee, dated May 24, 2007, recorded May 29, 2007, Instrument No. 20070529-0063131, Davidson County, Tennessee records securing a Note in the original principal amount of $138,000.00, Grantee being now the present owner/holder of said Note/indebtedness and the loan documents securing said Note/indebtedness. Grantor declares that this conveyance is freely and fairly made.

This conveyance by the Grantor to the Grantee is subject to the aforementioned Deed of Trust. No merger of the estates conveyed by this Deed and the aforementioned Deed of Trust is intended by the Grantee's acceptance of this Deed, and the parties acknowledge and agree that the security title and lien of the Deed of Trust, on the one hand, and the title to the above property, on the other hand, shall be and remain at all times separate and distinct. The security title and lien of the Deed of Trust shall remain in full force and effect until such time as the Grantee or its successors and assigns shall duly execute and record a satisfaction thereof. In addition, Grantor understands that Grantor must vacate the above premises on or before the date of execution of this Deed, or else this Deed will not be accepted by Grantee.

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

GRANTOR, FOR THEMSELVES and for their heirs and assigns, do hereby covenant and agree to and with Grantee that they are lawfully seized and possessed of the above property; that they have full power and lawful authority to sell and convey the same; that title thereto is free, clear and unencumbered; and that they will forever warrant and defend the same against the lawful claims of all persons whomsoever.

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

Hany Eshak (SEAL)
Hany Eshak

Niveen Gerges (SEAL)
Niveen Gerges

State of TN
County of Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Hany Eshak and Niveen Gerges, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand at office and official seal this 4 day of Jan 2014

Notary Public

ELISEO PONCE
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

My commission expires: 19 Dec 2016

[NOTARY SEAL]

STATE OF Tenn
COUNTY OF Davidson

The undersigned affiant, being first duly sworn, makes oath that the actual consideration of the foregoing transfer, or the value of the property hereinbefore described, whichever is greater, is $127,396.75.

Hany Eshak
Hany Eshak – Affiant

Niveen Gerges
Niveen Gerges – Affiant

Subscribed and sworn to before me this 4 day of Jan, 2014.

Notary Public

ELISEO PONCE
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

My commission expires: 19 Dec 2016 [NOTARY SEAL]