BILL GARRETT, Davidson County
Trans:T20140022452 DEEDWARR
Recvd: 04/03/14 10:32 3 pgs
Fees:18.00 Taxes:250.18
20140403-0027694

Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $67,615.59.

Prepared by, return to: Brock & Scott, PLLC, 4360 Chamblee Dunwoody Rd., Suite 310 Atlanta, GA 30341

Brief description for the Index: Lot 27, Plan of Willow Trace Sub, Phase Two, Plat Book 7900, Page 46

DEED-IN-LIEU OF FORECLOSURE WITH GENERAL WARRANTIES

THIS DEED made this 28 day of Feb, 2014 by and between

GRANTOR(s)	GRANTEE
Loretta H. Bradford 1323 Rock Creek Trace Whites Creek, TN 37189	**Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2000-A, Asset-Backed Certificates, Series 2000-A** 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409

This Deed is being made voluntarily by Grantor(s) to Grantee who is the current beneficiary, its successors and/or assigns, of a Deed of Trust dated December 22, 1999 and recorded January 11, 2000 in Instrument No. 200001110003847 in the Register of Deeds of Davidson County, Tennessee covering the premises herein conveyed.

The Grantor(s) herein further understand that they do not have to make this Deed. That Grantor(s) failed to make payments on the note secured by the Deed of Trust and the said current Noteholder has accelerated the debt to "due in full" or has notified the Borrower(s) of it's intent to do so, and fully understanding this, the Grantor(s) still voluntarily and knowingly execute this Deed to the said current beneficiary in the said Deed of Trust.

The Grantor(s) herein further state that they feel the execution of this Deed is to their best interest and that they are desirous of being relieved of the obligations under the said Note Deed of Trust.

The designation Grantor(s) and Grantee as used herein shall include said parties, their heirs, successors, and assigns, and shall include singular, plural, masculine, feminine or neuter as required by context.

WITNESSETH, that the Grantor(s), for Ten and No/100 Dollars ($10.00) and other good and valuable consideration paid by the Grantee, the receipt of which is hereby acknowledged, has and by these presents grant, bargain, sell, release and convey unto the Grantee, its successors and assigns, in lieu of foreclosure by the Grantor(s), the herein described property in fee simple, being all that certain lot or parcel of land situated in Davidson County, Tennessee and more particularly described as follows:

Being Lot 27 on the Plan of Willow Trace Subdivision, Phase Two, of Record in Plat Book 7900, Page 46, as amended in Book 9993, Page 762, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate description.

Being the same property conveyed to Loretta Bradford, unmarried by deed from W.H Dorris, unmarried and R.B. Huffine and wife, Anna Huffine, being recorded simultaneously herewith in Register's Office for Davidson County, Tennessee.

Declaration of Covenants, Conditions, & Restrictions as stated in By-laws in an instrument of record in Book 777, Page 162, as amended in Book 777, Page 180, Book 7843, Page 791, and Book 8023, Page 692, recorded in Register's Office for Davidson County, Tennessee.

Map & Parcel Number: 049160A06100

The property hereinabove described was acquired by Grantor(s) by Deed recorded in Instrument No. 200001110003846.

This conveyance is made subject to any restrictions, reservations, zoning ordinances or easements that may appear of record.

This Deed is intended to constitute a Deed-In-Lieu of Foreclosure and is under and subject to the provisions of that certain Deed of Trust dated December 22, 1999 in the original amount of 76,000.00 given to Option One Mortgage Corporation, a California Corporation (original "lender/beneficiary") and recorded in Instrument No. 200001110003847, of the Davidson County Registry.

The execution, delivery and recording of this Deed shall constitute a full satisfaction or discharge of the Deed of Trust of record in Instrument No. 200001110003847 and the accompanying Note of the same date.

TO HAVE AND TO HOLD the aforesaid lot or parcel of land and all privileges and appurtenances thereto belonging to the Grantee in fee simple.

And the Grantor(s) covenants with the Grantee, that Grantor(s) is/are seized of the premises in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all encumbrances, and that Grantor(s) will warrant and defend the title against the lawful claims of all persons whomsoever, other than the following exceptions:

Easements and restrictions of record and current year ad valorem taxes.

IN WITNESS WHEREOF, Grantor(s) have set their hands and seals the day and year first above written.

Loretta H. Bradford (Grantor)

STATE OF TN
COUNTY Wilson

On this the 28 day of Feb, 2014, before me personally appeared Loretta H. Bradford, to me known (or proved to me on the basis of satisfactory evidence) to be the person described in and who executed the foregoing instrument , and acknowledged that such person executed the same as such person's free act and deed.

SHELLI WOLFE
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

NOTARY PUBLIC
My Commission expires: Sept 2, 2014

STATE OF Georgia
COUNTY OF DeKalb

I hereby swear or affirm that to the best of my knowledge, belief and information, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $67,615.59, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Amy L Rogers
Affiant

Subscribed and sworn to before me on this 4th day of March, 2014.

Notary Public

TOMIKA D CROMER
NOTARY PUBLIC
DEKALB CO., GEORGIA
MY COMMISSION EXPIRES
OCT. 30 2016

My Commission Expires: 10/30/2016

Map & Parcel Number: 049160A06100

Send Tax Bills to:

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2000-A, Asset-Backed Certificates, Series 2000-A
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409