BILL GARRETT, Davidson County
Trans:T20140071542 DEEDWARR
Recvd: 09/24/14 10:55 5 pgs
Fees:27.00 Taxes:0.00
20140924-0087755

PREPARED BY:
RCO Legal, P.S.
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Atlanta, Georgia 30329
(770) 234-9181

Return To:
RCO Legal, P.S.
1587 Northeast Expressway
Atlanta, Georgia 30329
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CROSS REFERENCE: INSTRUMENT NO. 20071101-0128989 DAVIDSON COUNTY, TN RECORDS

Grantor: MOHSEN GERGES and SALWA ELKOT
615 HICKORY GLADE COURT #615
ANTIOCH, TN 37013
PHONE: 615-819-2396

Grantee: FEDERAL NATIONAL MORTGAGE ASSOCIATION
14221 DALLAS PARKWAY, SUITE 1000
DALLAS, TX 75254
PHONE: 888-917-3094

WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF Tennessee
COUNTY OF Davidson

THIS INDENTURE, this 25 day of February, 2014 between MOHSEN GERGES and SALWA ELKOT, 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 October 31, 2007, in the amount of $92,500.00, from MOHSEN GERGES and SALWA ELKOT, husband and wife as party of the first part, hereinafter called Grantor, and to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIRST HORIZON HOME LOANS, A DIVISION OF FIRST TENNESSEE BANK, N.A., and naming Nashville Title as Trustee, recorded November 1, 2007 in Instrument No. 20071101-0128989, 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:

Mohsen Gerges
MOHSEN GERGES

Salwa ELKOT
SALWA ELKOT

STATE OF Tennessee

COUNTY OF Davidson

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that MOHSEN GERGES and SALWA ELKOT, 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 25 day of February 2024

John Elbeblawy
NOTARY PUBLIC
My Commission expires: Sep 9, 2024

JOHN ELBEBLAWY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

EXHIBIT "A"

A Certain Planned Unit Development in Davidson County, Tennessee, being Lot No. 49 on the plan of Phase 2, Hickory Glade, of record in book 6250, page 888, as amended in Book 6900, page 41, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Mohsen Gerges and Salwa Elkot, husband and wife, from Natalia O. Jackson an unmarried woman, by deed on October 31, 2007, recorded November 1, 2007 in instrument Number 20071101-0128988, Register's Office for Davidson County, Tennessee.

Tax ID No.: 162-01-0C-049.00CO

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File No.: 90714 (GERGES)
Property Address: 615 HICKORY GLADE COURT #615, ANTIOCH, TN 37013
Tax Parcel ID No.: 162-01-0C-049.00CO

Mail Tax Notices To and Property Owner:

Federal National Mortgage Association
14221 Dallas Parkway Suite 1000
Dallas, TX 75254

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 $86,192.87, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Mohsen Gerges
Affiant MOHSEN GERGES

Salwa Elkot
Affiant SALWA ELKOT

Subscribed and sworn to before me this 25 day of February, 2014.

John Elbebawy
Notary Public
My Commission Expires: Sep 9, 2014

JOHN ELBEBAWY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY