Davidson County DEEDWARR
Recvd: 02/26/15 11:53 6 pgs
Fees:33.00 Taxes:482.34
20150226-0016633

DEED IN LIEU OF FORECLOSURE

MAIL RECORDED DEED TO:

URBAN FINANCIAL OF AMERICA, LLC
2727 SPRING CREEK DRIVE
SPRING, TX 77373

OWNER (SEND TAX BILLS TO):

URBAN FINANCIAL OF AMERICA, LLC
2727 SPRING CREEK DRIVE
SPRING, TX 77373

124923

FOR AND IN CONSIDERATION OF THE SUM OF ONE HUNDRED TWENTY-THREE THOUSAND SEVEN HUNDRED SEVENTY-THREE AND 14/100 Dollars ($123,773.14) cash in hand paid and other good and valuable consideration, the receipt of which is hereby acknowledged, AGNES C. LOYD, an unmarried woman by JERRI POWELL, her Attorney-in-Fact (herein, "Grantor"), whose address is c/o Jerri Powell, 1133 Forrest Crossing, Joelton, TN 37080, hereby sells, transfers and conveys to URBAN FINANCIAL OF AMERICA, LLC, an Oklahoma limited liability company (herein, "Grantee"), whose address is 2727 Spring Creek Drive, Spring, TX 77373, all of Grantor's interest in and to the following described real property located in Davidson County, State of Tennessee:

SEE EXHIBIT A ATTACHED HERETO.

Property street address: 6255 Freudeman Road, Whites Creek, TN 37189

TO HAVE AND TO HOLD said real estate, with all and singular the hereditaments and appurtenances of and to the same belonging or in anywise appertaining to the said Grantee and the said Grantee's heirs, successors and assigns, forever. AND the Grantor for the Grantor and Grantor's heirs, representatives, successors and assigns, does covenant and agree to and with Grantee and Grantee's heirs, successors and assigns, that Grantor is lawfully seized in fee of the aforesaid premises; that the same are free of all encumbrances except those appearing of record; that Grantor has good right to sell and convey the same to Grantee as aforesaid; and that the before granted premises Grantor will warrant and forever defend against all lawful claims whatever.

This conveyance is an absolute conveyance of title in effect as well as form and is intended to include and unconditionally convey to Grantee any and all rights of Grantor in the property described herein and is not intended as a mortgage, trust conveyance or security agreement of any kind.

This conveyance is expressly made subject to, and shall not cause a merger with, the interest of Grantee as mortgagee and/or secured party under the mortgages(s), deed(s) of trust or other documents identified in Exhibit B attached hereto and made a part hereof. It is understood and agreed between Grantor and Grantee that this deed is being accepted by Grantee in lieu of foreclosure but on the express condition that any and all mortgages, deeds of trust or security interests of Grantee of any kind

PIN NO: 03900001000

This Instrument Prepared By: STEVEN A. WILLIAMS, ESQ.
213 BRENTSHIRE DRIVE
BRANDON, FL 33511

(including, without limitation, the interests described in Exhibit B) shall not merge with the interest of Grantee in the property herein described and conveyed.

WITNESS my hand and seal this 4th day of February, 2015.

GRANTOR:

Jerri Powell

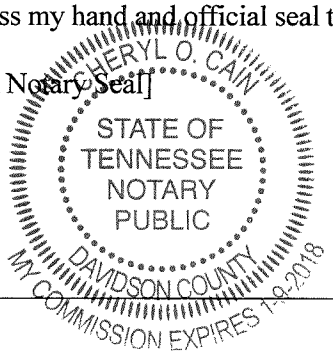
Agnes C. Loyd by Jerri Powell her Attorney in Fact

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, Jerri Powell, as Attorney in Fact for Agnes C. Loyd, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged execution of the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 4th day of February, 2015.

[Affix Notary Seal]



Cheryl O. Cain

SIGNATURE OF NOTARY PUBLIC
My commission expires: January 9, 2018

OATH OF CONSIDERATION

STATE OF Texas
COUNTY OF Harris

The actual consideration or value, whichever is greater, for this transfer is $ 130,362.05 .

GRANTEE

Grantee signature Debbie Sims
Urban Financial of America, LLC
Printed name: Debbie Sims
Title: VP

Subscribed and sworn to under oath before me, this 6th day of February 20 15.

[Affix Notary Seal]

Robyn Fudge
SIGNATURE OF NOTARY PUBLIC
My commission expires: 9/12/15

NOTARY PUBLIC
STATE OF TEXAS
ROBYN FUDGE
My Commission Expires
September 12, 2015

True Copy Certification

I, Jim major, 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.

Jim major
Signature

State of Maryland

County of montgomery

Personally appeared before me, Natasha Squires a notary public for this county and state, Jim major who acknowledges that ~~this~~ certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: _____
Notary' Seal (if on paper)

NATASHA D. SQUIRES
NOTARY PUBLIC
MONTGOMERY COUNTY, MD
COMMISSION EXPIRES: OCT 12, 2017

EXHIBIT A

[Legal Description]

Land in Davidson County, Tennessee being Lot No. 4 on the revised unrecorded map of Mrs. Arthur Viache's Subdivision, of record in of the westerly part of the Herschel Harding Property and described according to a copy of a revised survey made March 22, 1961, by Hickerson & Hickerson Engineers, as follows:

Beginning at an iron pin in the northerly margin of Frudeman Road at the corner of Tracts 4 and 5; thence with the line between said tracts, North 6 deg. 40' West 571.7 feet to an iron pin in the line of the Carney property; thence with Carney's South line, South 70 deg. West 144 feet to an iron pin at the corner of Tract 3, thence with the line between tract 3 and 5, South 13 deg. 30' East 585.5 feet to an iron pin in the North margin of Fruedman Road; thence with the margin of the same, northeasterly around a slight curve 83 feet to the point of beginning.

SOURCE OF DESCRIPTION AND GRANTOR'S EQUITABLE INTEREST:

Previous and last conveyance; the same being a deed to William L. Loyd and wife, Agnes C. Loyd from Sue T. Viaches by Warranty Deed recorded in the Register's Office for Davidson County, Tennessee, in Book 3254 at Page 283 on July 28, 1961. William L. Loyd having died on or about May 29, 2005, leaving Agnes C. Loyd as his surviving spouse as tenants by the entirety.

PIN NO: 03900001000

STREET ADDRESS:

6255 Freudeman Road, Whites Creek, TN 37189

The preparer of this document has been engaged solely for the purpose of preparing this instrument, has prepared the instrument only from the information given and has not been requested to provide, nor has the preparer provided, a title search, an examination of the legal description, an opinion on title or advice on the tax, legal or non-legal consequences that may arise as a result of the conveyance. Further such preparer has not verified the accuracy of the amount of consideration stated to have been paid or upon which any tax may have been calculated nor has the preparer verified the legal existence or authority of any person who may have executed the document. Preparer shall not be liable for any consequences arising from modifications to this document not made or approved by preparer.

14-55779 (srb)

EXHIBIT B

[Description of Security Interest(s)]

That certain Deed of Trust by Agnes C. Loyd securing the original principal amount of $207,000.00 dated June 9, 2011 and filed of record on June 17, 2011 in Instrument No. 201106170046514, in the Register's Office for Davidson County, Tennessee.