BILL GARRETT, Davidson County
Trans:T20150091521 DEEDWARR
Recvd: 10/27/15 14:06 3 pgs
Fees:18.00 Taxes:672.18
20151027-0109336

Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $181,671.18.

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

DEED-IN-LIEU OF FORECLOSURE WITH GENERAL WARRANTIES

THIS DEED made this 8 day of September, 2015 by and between

GRANTOR(s)	GRANTEE
Brian K. Hryniewich and Renee Z. Hryniewich 430 Kemper Drive North Madison, TN 37115 Tax ID: 04112009500	Ocwen Loan Servicing, LLC 1661 Worthington Road, Suite 100 West Palm Beach, FL 33416

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 July 13, 2011 and recorded July 19, 2011 as Instrument No. 20110719-0055022, 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:

> The land referred to herein below is situated in the County of Davidson, State of Tennessee, and is described as follows:
>
> Land in Davidson County, Tennessee, being Lot No. 15 on the plan of Kemper Heights, Section 5, record in Plat Book 3106, Page 52, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description thereof.
>
> Parcel ID: 041 12 0 095.00
> Property Address: 430 Kemper Drive North , Madison, TN 37115

The property hereinabove described was acquired by Grantor(s) by Deed recorded as Instrument 20081003-0100997.

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 July 13, 2011 in the original amount of $200,107.00 given to Mortgage Electronic Registration Systems, Inc. as nominee for iFreedom Direct Corporation (original "lender/beneficiary") and recorded in Instrument No. 20110719-0055022, 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 Deed Instrument No. 20110719-0055022, 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.

Brian K. Hryniewich (Grantor)

Renee Z. Hryniewich (Grantor)

STATE OF Louisiana
COUNTY OF St Tammany

On this the 8 day of Sept., 2015, before me personally appeared Brian K. Hryniewich and Renee Z. Hryniewich, 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.

NOTARY PUBLIC
My Commission expires: Randall Gonzales Hilker, Notary Public #49261
My commission expires with my life

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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 $181,671.18, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on this 9th day of October, 2015.

Notary Public

My Commission Expires:

LOAN CAO NOTARY EXPIRES GEORGIA JUNE 10, 2019 COWETA

LOAN CAO NOTARY EXPIRES GEORGIA JUNE 10, 2019 PUBLIC COWETA COUNTY

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

Map & Parcel Number: 04112009500

Send Tax Bills to Owner:
Ocwen Loan Servicing, LLC
1661 Worthington Road, Suite 100
West Palm Beach, FL 33416