This Instrument Prepared by:
Bryan D. Spicer
Attorney at Law
342 Cool Springs Blvd.
Suite 202
Franklin, TN 37067
File No. 21729

BILL GARRETT, Davidson County
Trans:T20150104545 DEEDWARR
Recvd: 12/10/15 14:22 3 pgs
Fees:18.00 Taxes:422.07
20151210-0124507

After recording please return this instrument to:
Spicer Title, LLC
342 Cool Springs Blvd.
Suite 202
Franklin, TN 37067

Address New Owner as Follows:	**Send Tax Bills to:**	**Map-Parcel Number:**
Southeast Financial Credit Union 220 South Royal Oaks Blvd. Franklin, TN 37064	New Owner	096-16-144.00

Deed in Lieu of Foreclosure

WHEREAS, Southeast Financial Credit Union (the "Grantee") is the owner and holder of a certain Note dated April 6, 2007, from Cheryl S. Becker, Unmarried, (the "Grantor") to the Grantee, in the original principal amount of Ninety-Two Thousand One Hundred Eighteen and 00/100 Dollars ($92,118.00) , which is secured by the Deed of Trust of record in Instrument No. 20070412-0044175, Register's Office for Davidson County, Tennessee;

WHEREAS, the Grantor, Cheryl S. Becker, has agreed to make, and the Grantee has agreed to accept, this conveyance in return for full and complete satisfaction of said Note and the release of said Deed of Trust;

NOW, THEREFORE, for and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto the Grantee, its successors and assigns, a certain tract of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot 250-A, ZONE LOT DIVISION OF LOTS 248, 249, 250, 251, 252 AND 253 ON THE PLAN OF LARCHWOOD, as shown on plat of record in Plat Book 5200, Page 540 and revised in Book 6250, Page 524, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Cheryl S. Becker, unmarried by Warranty Deed from Richard A. Stickley, unmarried, recorded on the 13th day of October, 1998 in Book 11154, Page 806, in the Register's Office of Davidson County, Tennessee.

This is improved property, known as 3300 Percy Priest Drive, Nashville, TN 37214.

TO HAVE AND TO HOLD said tract of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, its successors and assigns, forever; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; and Grantors do further covenant and bind themselves, their heirs and representatives, to warrant and forever defend the title to said land to said Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

The Grantee executes this instrument for the sole purpose of agreeing that this conveyance is for the full and complete satisfaction of the herein described Note and release of the herein described Deed of Trust.

WITNESS our hands this 30 day of November 2015.

GRANTOR(S):

Cheryl S. Becker

GRANTEE:

Southeast Financial Credit Union

By: Timothy J. Mortimer
Its: Vice President

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

I, or We, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $114,074.00, which amount is equal to, or greater than, the amount, which the property transferred, would command at a fair voluntary sale.

Affiant

Subscribed and sworn to before me on this 3rd day of December, 2015.

Karen M. Wood
Notary Public

My Commission Expires: 9/26/16

KAREN M. WOOD
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

STATE OF TN
COUNTY OF Rutherford

Personally appeared before me, the undersigned authority, in and for said County and State, appeared Cheryl S. Becker, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal at Murfreesboro Tennessee this 30th day of November, 2015.

Kelsey Caldwell
Notary Public

My Commission Expires: 05/08/18

KELSEY CALDWELL
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires MAY 8, 2018

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned authority, in and for said County and State, appeared Timothy Mortner with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who upon this oath acknowledged himself to be the VP of Collections of Southeast Financial Credit Union, the within named bargainor, and that he as such VP of Collections, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Southeast Financial Credit Union by the said Timothy Mortner as such VP of Collections.

Witness my hand and official seal at Franklin, Tennessee, this 3RD day of December, 2015.

Karen M. Wood
Notary Public

My Commission Expires: 9/26/16

KAREN M. WOOD
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON