BILL GARRETT, Davidson County
Trans:T20150105091 DEEDWARR
Recvd: 12/14/15 09:21 5 pgs
Fees:27.00 Taxes:0.00
20151214-0125143

PREPARED BY:
RCO Legal, P.S.
2970 Clairmont Road NE, Suite 780
Atlanta, GA 30329
(770) 234-9181

Return To:
RCO Legal, P.S.
2970 Clairmont Road NE, Suite 780
Atlanta, GA 30329
(770) 234-9181

CROSS REFERENCE: INSTRUMENT NO. 20060518-0058637 DAVIDSON COUNTY, TN RECORDS

Grantor: STEPHANIE HOWELL
3229 ANDERSON RD
ANTIOCH, TN 37013
PHONE: 615-747-8865

Grantee: FEDERAL NATIONAL MORTGAGE ASSOCIATION
14221 DALLAS PARKWAY, SUITE 1000
DALLAS, TX 75254
PHONE: 888-317-3094

WARRANTY DEED IN LIEU OF FORECLOSURE

STATE OF Tennessee
COUNTY OF Davidson

THIS INDENTURE, this 23rd day of November, 2015 between **STEPHANIE HOWELL a/k/a STEPHANIE K. HOWELL, an unmarried woman**, 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 May 16, 2006, in the amount of $85,000.00 from STEPHANIE HOWELL to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION d/b/a FIRST TENNESSEE HOME LOANS, and naming Lighthouse Title as Trustee, recorded May 18, 2006 in Instrument No. 20060518-0058637, Davidson County, Tennessee Register's Office, as last transferred by assignment to FEDERAL NATIONAL MORTGAGE ASSOCIATION.

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 Mortgage. 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:

Stephanie Howell

STEPHANIE HOWELL a/k/a STEPHANIE K. HOWELL

STATE OF Tennessee

COUNTY OF Davidson

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that **STEPHANIE HOWELL a/k/a STEPHANIE K. HOWELL**, 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 23rd day of November 2015

Kristy Craig

NOTARY PUBLIC

My Commission expires: March 6, 2018

KRISTY CRAIG
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires MARCH 6, 2018

EXHIBIT "A"

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 10-A ZONE LOT DIVISION LOT 9, 10 AND 11, SECTION 1, LAKESHORE WOODS, AS OF RECORD IN PLAT BOOK 5800, PAGE 315, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO STEPHANIE K. HOWELL BY DEED FROM BARBARA ANN HOWELL DATED MAY 16, 2006 AND FILED FOR RECORD AS INSTRUMENT NO. 20060518-0058636.

Tax ID No.: 150.07-0-244.00

****

File No.: 223533 (HOWELL)
Property Address: 3229 ANDERSON RD, ANTIOCH, TN 37013
Tax Parcel ID No.: 150.07-0-244.00

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 $84,241.45, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Stephanie Howell

Affiant STEPHANIE HOWELL a/k/a
STEPHANIE K. HOWELL

Subscribed and sworn to before me this 23rd day of November, 2015.

Kristy Craig

Notary Public
My Commission Expires: March 6, 2018

KRISTY CRAIG
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires MARCH 6, 2018