BILL GARRETT, Davidson County
Trans:T20160096547 DEEDWARR
Recvd: 11/01/16 12:41 4 pgs
Fees:23.00 Taxes:764.05
20161101-0115453

Prepared by:
Resource Title National Agency, Inc.
7100 E. Pleasant Valley Road
Suite 100
Independence, OH 44131

State of Ohio
County of Cuyahoga
The actual consideration or value, whichever is greater, for this transfer is
RT12997
$206,499.63

Affiant
Subscribed and sworn to before me, this 31 **day of** October, **20** 16.

Notary Public

My Commission Expires

Megan L. Jenkins
Notary Public, State of Ohio
Commission Expires 1-25-2020

Address of New Property Owner:
Reverse Mortgage Solutions, Inc.
14405 Walters Road, Suite 200
Houston, TX 77014

Send Tax Bills To:
Reverse Mortgage Solutions, Inc.
14405 Walters Road, Suite 200
Houston, TX 77014

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, **Dale Paul Schneider,** a single person, hereinafter called Grantor, for $10.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **Reverse Mortgage Solutions, Inc.**, hereinafter called Grantee, and unto Grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the County of Davidson, State of TN, described as follows:

SEE COMPLETE LEGAL ATTACHED AS EXHIBIT "A"

APN: 160 15 0A 002.00

To have and to hold the same unto the said Grantee and Grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the Grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not affect a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct.

By acceptance and recording of this deed, Grantee covenants and agrees that it shall forever forebear taking any action whatsoever to collect against Grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceedings to foreclose that mortgage, Grantee shall not seek, obtain or permit a deficiency judgment against Grantor, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in the event that Grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to Grantee.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of Grantee, its agent, attorney or any other person. Grantors declare that this conveyance is freely and fairly made.

The true and actual consideration for this transfer consists of Grantee's waiver of its right to bring an action against based on the promissory note secured by the mortgage hereinafter described and agreement not to name the Grantor as a party to a foreclosure action stated above with respect to that certain mortgage signed on September 3, 2010 by Grantors in favor of Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Urban Financial Group, recorded on September 9, 2010 in Instrument No. 20100909-0071773, and assigned to Reverse Mortgage Solutions, Inc. in Instrument No. 20161004-0104680.

In consideration, this deed and where the context so requires, the singular included the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

In Witness Whereof, I have hereunto set my hands, the 7th day of October, 2016.

Steven Grizzle, Conservator for the Estate of Dale Schneider

Steven Grizzle, Conservator for the estate of Dale Schneider

State of Tennessee §
§
County of Davidson §

Before me, a Notary Public in and for said County and State, personally appeared the above named, Steven Grizzle, Conservator Who acknowledged that he did sign the foregoing instrument and that the same is his/her/their free act and deed.

Monica D. Edwards

Notary Public

Printed Name: Monica D. Edwards

My Commission Expires: 07/03/2018

MONICA D. EDWARDS
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY

This instrument was prepared by:
Resource Title National Agency, Inc.
7100 E. Pleasant Valley Road Suite 100
Independence, OH 44131
216-520-0050
File # RT12997
Property: 102 Hearthstone Manor Cir. #10, Brentwood, TN 37027

EXHIBIT "A"

Being all of that certain land or lots as described in Davidson County, Tennessee as follows, to-wit:

Being Unit No. 10 on the Plan of Hearthstone Manor, Phase 1, revised, a Planned Unit Development, of record in Book 6250, Page 398, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description.

Being the same property conveyed to Dale Paul Schneider by Quitclaim Deed from Lynn Barbarite, Trustee of the Schneidier Irrevocable Trust U/T/D March 1, 2005, dated August 18, 2010 and recorded August 23, 2010 in Instrument No. 20100823-0066366, in the Register's Office for Davidson County, Tennessee.