**FEE SIMPLE DEED**
**(IN LIEU OF FORECLOSURE)**

THIS FEE SIMPLE DEED ("**Deed**") is made as of this _____ day of _____, 2025, by and between NANCY MEISNER A/K/A NANCY G. MORSE, individually and as the sole heir of the Estate of John G. Morse (the "**ESTATE**" and collectively with Nancy Meisner a/k/a Nancy G. Morse individually "**GRANTOR**") and WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 1999-B, ASSET-BACKED CERTIFICATES, SERIES 1999-B ("**GRANTEE**"), whose mailing address is c/o PHH Mortgage Corporation, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409.

WHEREAS, the GRANTOR has record and legal title to the property described and GRANTEE claims and represents and warrants that it has an equitable interest in the property described below;

WHEREAS, ESTATE may be indebted under that certain Mortgage, dated February 3, 1999 and recorded February 9, 1999 from JOHN G. MORSE, in the original principal amount of $35,000.00, recorded among the land records of ANDROSCOGGIN COUNTY REGISTRY OF DEEDS in Book 4172, Page 173, (the "**Mortgage**"); John G. Morse passed away in July 2017 and Nancy Meisner a/k/a Nancy G. Morse was found to be the only heir of John G. Morse, in Androscoggin County Register of Probate Court, Case No. 2023-502; and

WHEREAS, ESTATE may be indebted to GRANTEE for $32,494.37 in unpaid principal and $110,412.93 in unpaid interest, costs, fees and expenses, for a total amount of $142,907.30 (the "Outstanding Sum"), which Outstanding Sum is secured by the Mortgage.

WHEREAS, this Deed is being voluntarily made by GRANTOR to GRANTEE. The GRANTOR further understands that they do not have to make this Deed. That ESTATE has failed to make payments on the Note secured by the Mortgage and the said current Note Holder has accelerated the debt to "due in full", and fully understanding this, the GRANTOR voluntarily and knowingly executes this Deed to the said current beneficiary under said Mortgage.

WHEREAS, the GRANTOR has no reason to dispute the alleged interest of the GRANTEE in the property and executes this Deed to resolve any and all disputes with GRANTEE and its agents related to any obligations under the said Note and Mortgage that may exist.

NOW THEREFORE, for consideration paid, GRANTOR does hereby grant and convey unto GRANTEE, its successors and assigns, in fee simple, all that lot or parcel of ground situated in the Town of Turner, State of Maine and described as follows, that is to say:

A certain piece of land with buildings thereon situated in the Town of Turner and bounded and described as follows, namely:

Beginning on the south side of the County Road leading by the Universalist Meeting House at Turner Centre and at a stake and stone opposite the dwelling house formerly owned and occupied by the late Rev. William R. French; thence South ten degrees West (S 10° W) six (6) rods and seventeen (17) links to a stake and stones; thence westerly parallel with said road eight (8) rods to a stake and stones; thence North ten degrees East

(N 10° E) six (6) rods and seventeen (17) links to said road; thence easterly by said road eight (8) rods to point of beginning, and containing fifty-four (54) square rods.

This deed also conveys the sewerage rights as set forth in a deed recorded in the Androscoggin County Registry of Deeds, Book 990, Page 673, Paragraph 4.

Meaning and intending to convey and hereby conveying the same premises conveyed to John G. Morse (also known as Jonathan G. Morse) by deed or Harold C. Morse dated September 9, 1995 and recorded in the Androscoggin County Registry of Deeds In Boole 3500. Page 119.

**Map 056, Lot 074**

WHICH has the property address of: 433 Turner Center Road f/k/a Rural Route 2 Box 1846 Route 117, Turner, ME 04282

TOGETHER with any and all buildings, structures and other improvements of any kind thereon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages belonging or in anyway appertaining to the same.

TO HAVE AND TO HOLD the above granted and bargained premises with the appurtenances thereunto belonging, unto the said GRANTEE, its successors and assign, in fee simple, forever.

AND THE GRANTOR hereby covenants that she has not done or suffered to be done any act, matter or thing whatsoever, to encumber the property hereby conveyed; that she will warrant specially the property hereby granted; and that she will execute such further assurances of the same as may be requisite.

WITNESS the HAND and SEAL of the GRANTOR on this 29 day of January, ~~2025.~~ KPC 2026 NM

/Nancy Meisner/ (SEAL)
Nancy Meisner a/k/a Nancy G. Morse,
individually and as the sole heir of the Estate
of John G. Morse

STATE OF MAINE, CITY/COUNTY OF Androscoggin, TO WIT: KPC 2026 NM

I HEREBY CERTIFY that on this 29 day of January, ~~2025~~, before me, the undersigned Notary Public of the jurisdiction aforesaid, personally appeared **Nancy Meisner a/k/a Nancy G. Morse**, known to me (or satisfactorily proven to be) the person whose name is subscribed to the within Fee Simple Deed In Lieu of Foreclosure, and acknowledged the foregoing Fee Simple Deed In Lieu of Foreclosure to be his/her act, and in my presence executed the same.

WITNESS MY Hand and Notarial Seal.

Notary Public

My Commission Expires: _____

**Karen P. Cloutier**
Notary Public, State of Maine
My Commission Expires September 21, 203

Maine Real Estate Transfer Tax Paid
TINA M. CHOUINARD, REGISTER
ANDROSCOGGIN COUNTY MAINE E-RECORDED