RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Troy A. Harrison and Kathy P. Harrison

GRANTEE(s)
Citibank, N.A., as Trustee

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDTRS
Recvd: 12/19/08 11:37 6 pgs
Fees:33.00 Taxes:231.30
20081219-0121446

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated November 14, 2006 and recorded November 17, 2006, as Instrument No. 20061117-0142704 in the Register's Office of Davidson County, Tennessee, Troy A. Harrison and Kathy P. Harrison conveyed to Old Republic Title Company, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for First NLC Financial Services, LLC and First NLC Financial Services, LLC's successors and assigns, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth;and

WHEREAS, the holder of the debt secured has appointed **SHELLIE WALLACE** as Successor Trustee and **DEANNA DORROUGH** as Co-Trustee by instrument of record recorded on December 2, 2008 as Instrument No. 20081202-0116999 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested said Successor Trustee to, upon proper advertisement and notice, sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, advertisement and notice of the sale identifying all interested parties of said property was made and given conformity with the terms and provisions of said Deed of Trust, and Tenn. Code Ann. Sec. 35-5-104; and

WHEREAS, pursuant to said advertisement and notice, on December 17, 2008 at the The Sommet Center in Nashville, Tennessee, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to Citibank, N.A., as Trustee, at and for the sum of $62,513.11, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Citibank, N.A., as Trustee of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Successor Trustee does hereby grant, bargain, sell, and convey to the said Citibank, N.A., as Trustee, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, described as follows, to wit: Being Lot No. 77-A, Zone Lot Division, Lot Nos. 76 & 77, of Harborgate, Section Two, of Record in Plat Book 6200, Page 488, Amended Plat Book 6250, Page 33, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
>
> Being the same property conveyed to the Borrowers herein by deed recorded herewith, of record at Instrument No. 20061117 0142703, in the Register's Office of Davidson County, Tennessee.
>
> Commonly known as: 906 Lauren Court, Nashville, Tennessee 37217.
>
> Tax Parcel No.: 13614020100

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Citibank, N.A., as Trustee, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 18 day of Dec, 08.

Deanna Dorrough, Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Deanna Dorrough, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 18 day of Dec, 08.

Notary Seal present,
but could not be reproduced.

Bill Garrett
Davidson County Register of Deeds

Notary Public

My Commission Expires: _____

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $62,513.11, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Deanna Dorrough
Co-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Deanna Dorrough, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in AR this 18 day of Dec, 08.

Notary Public

My Commission Expires: _____

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Citibank, N.A., as Trustee
909 Hidden Ridge Dr., Suite 200
P. O. Box 141358 - ZIP 75014-1358
Irving, TX 75038

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Arkansas

COUNTY OF Pulaski

BEFORE ME, the undersigned authority, on this day personally appeared Deanna Dorrough, who after being duly sworn, deposed and stated:

1. I am the Co-Trustee with a certain deed of trust, dated November 14, 2006, recorded November 17, 2006, as Instrument No. 20061117-0142704 in the Register's Office of Davidson County, Tennessee, executed by Troy A. Harrison and Kathy P. Harrison in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for First NLC Financial Services, LLC and First NLC Financial Services, LLC's successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for First NLC Financial Services, LLC and First NLC Financial Services, LLC's successors and assigns.

2. Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for EMC Mortgage Corporation and EMC Mortgage Corporation's successors and assigns is the holder of or agent for the holder of the indebtedness secured by said deed of trust.

3. To the best of my knowledge and belief, the mortgagors holding an interest in the above-described property were (1) not members of the Armed Forces of the United States of America and had not been members of any such entities for at least three (3) months prior to the date of the foreclosure sale the subject hereof or (2) were members Armed Forces of the United States of America at the time the security instrument was executed.

4. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C.S. §501, *et seq.* (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 18 day of Dec, 08.

Deanna Dorrough
Affiant

ACKNOWLEDGMENT

STATE OF Arkansas

COUNTY OF Pulaski

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Deanna Dorrough, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 18 day of DEC, 08.

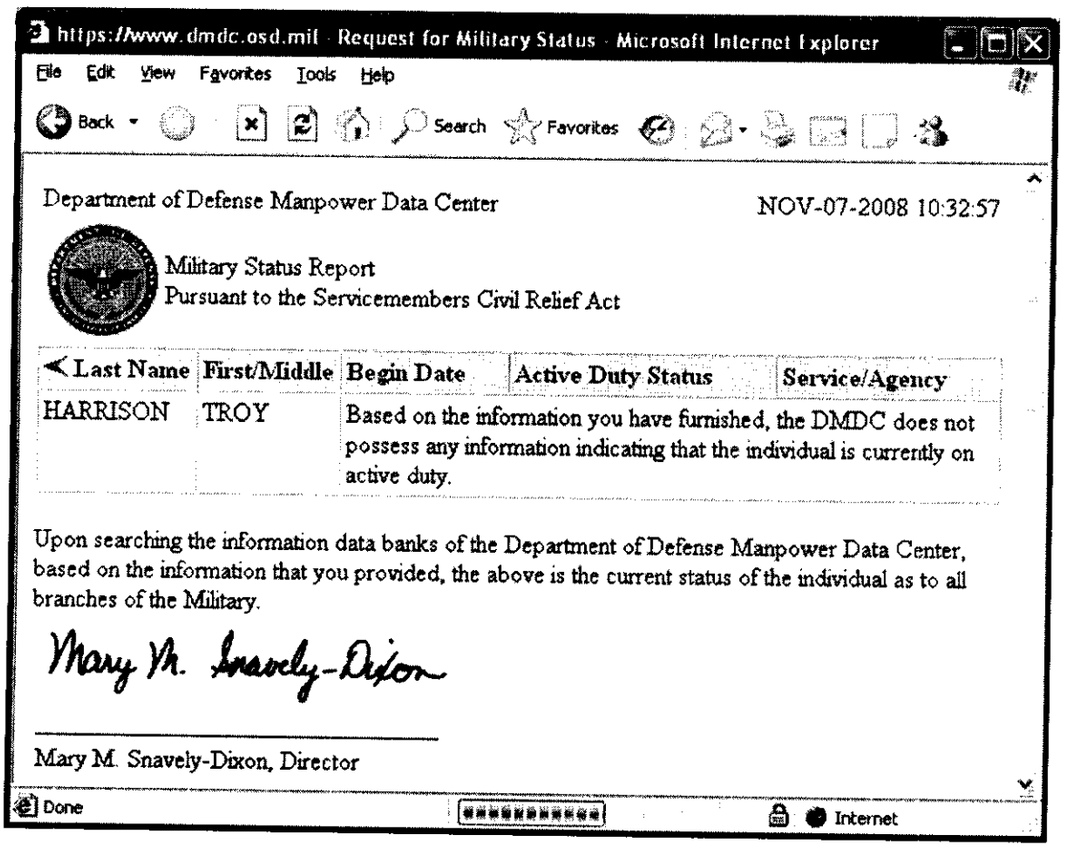
Notary Public

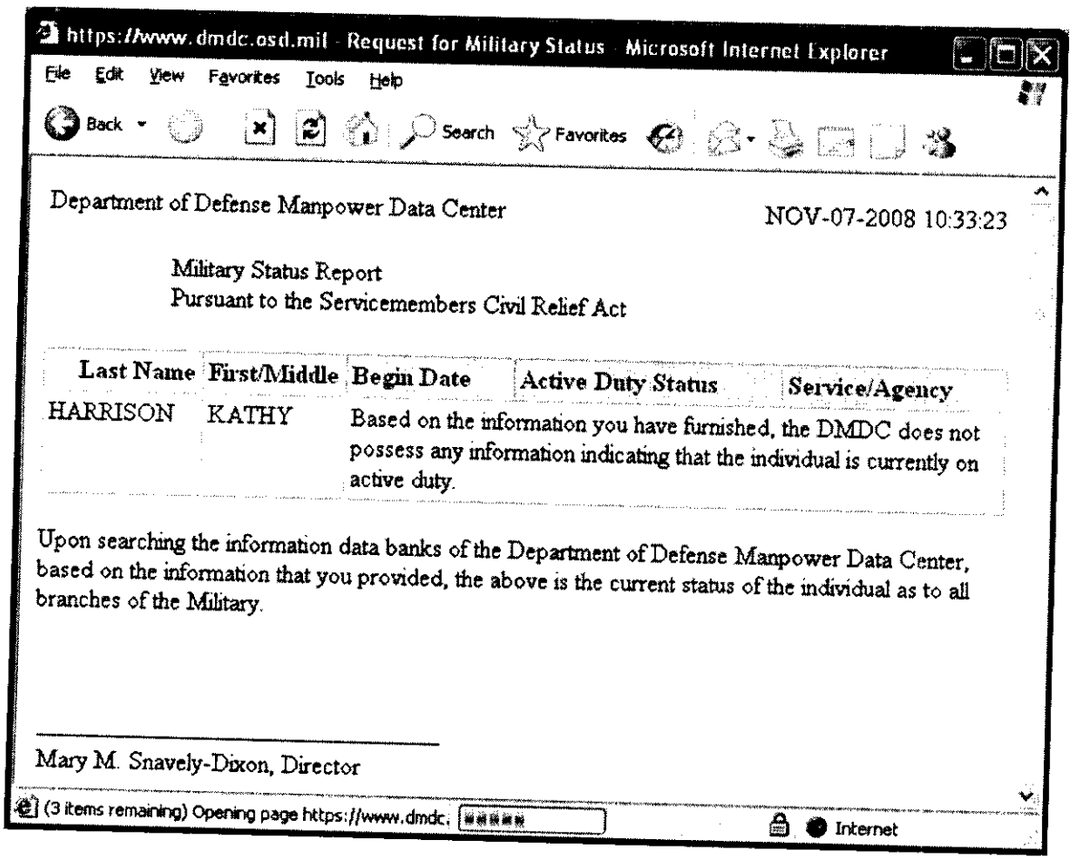
My Commission Expires: _____

DServiceMembersAffidavitTN_lperritt_081217_1515

Notary Seal present,
but could not be reproduced

Bill Garrett
Davidson County Register of Deeds


https://www.dmdc.osd.mil - Request for Military Status - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Department of Defense Manpower Data Center
NOV-07-2008 10:32:57
Military Status Report
Pursuant to the Servicemembers Civil Relief Act
Last Name
First/Middle
Begin Date
Active Duty Status
Service/Agency
HARRISON
TROY
Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.
Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.
Mary M. Snavely-Dixon
Mary M. Snavely-Dixon, Director
Done
Internet


https://www.dmdc.osd.mil - Request for Military Status - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Search Favorites
Department of Defense Manpower Data Center
NOV-07-2008 10:33:23
Military Status Report
Pursuant to the Servicemembers Civil Relief Act
Last Name
First/Middle
Begin Date
Active Duty Status
Service/Agency
HARRISON
KATHY
Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.
Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.
Mary M. Snavely-Dixon, Director
(3 items remaining) Opening page https://www.dmdc.
Internet