RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Candice C. Cosby.

GRANTEE(s)
Federal Home Loan Mortgage Corporation

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

BILL GARRETT, Davidson County
Trans:T20090025184 DEEDTRS
Recvd: 04/16/09 12:28 11 pgs
Fees:57.00 Taxes:0.00
20090416-0034585

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated June 9, 2006 and recorded June 20, 2006, as Instrument No. 20060620-0073660 in the Register's Office of Davidson County, Tennessee, Candice C. Cosby a/k/a Candice Cosby and Jeffrey M. Cosby a/k/a Jeffrey Michael Cosby conveyed to David R. Wilson, as Trustee for JPMorgan Chase Bank, N.A., 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 **GREG IVESTER** as Co-Trustee by instrument of record recorded on February 24, 2009 as Instrument No. 20090224-0016037 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 April 8, 2009 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 Chase Home Finance LLC, at and for the sum of $121,000.00, that being the highest and best bid offered; and

WHEREAS, the said Chase Home Finance LLC has assigned its interest in said property to the Federal Home Loan Mortgage Corporation, its successors and assigns; 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 Chase Home Finance LLC 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 Federal Home Loan Mortgage Corporation, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Being Lot Number 18, on the Plan of Villages at Southfork, of record in Book 6900, Page 482, 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 grantors by Quitclaim Deed of record in Instrument 20060512-0055984, dated May 8, 2006, Register's Office for said County. See also deed of record in Book 11593, Page 850, dated July 23, 1999, said Register's Office.

Jeffrey M. Cosby joins in this Deed of Trust for the purpose of conveying and waiving such marital rights, if any, he/she may have in and to the said property. The said Jeffrey M. Cosby having no personal liability in connection with the loan to which reference is made herein.

Being the same property conveyed to Candice C. Cosby. by Quitclaim deed recorded May 12, 2006 , as Instrument No. 20060512-0055984, Register's Office for Davidson County, Tennessee.

Commonly known as: 613 Hardin Shire Drive, Old Hickory, Tennessee 37138.

Tax Parcel No.: 064 13 OA 018.00

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 the Federal Home Loan Mortgage Corporation, its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 10 day of April, 09.

Shellie Wallace
Shellie Wallace
Successor 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, Shellie Wallace, as Successor Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Successor Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 10 day of April, 09.

Notary Public

My Commission Expires:

MISTY M. SOBANSKI
Notary Public-Arkansas
Faulkner County
My Commission Expires 06-03-2015

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 $121,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale. However, the grantee(s) are exempt from any and all transfer taxes.

Shellie Wallace
Shellie Wallace
Successor 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, Shellie Wallace, as Successor Trustee, with who I am personally acquainted, and whom acknowledged that such person executed the foregoing Form for Oath for the purposes therein contained.

Witness my hand and seal at office in AR this 10 day of April, 09.

Notary Public

My Commission Expires:

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal Home Loan Mortgage Corporation
5000 Plano Parkway
Carrolton, TX 75010

MISTY M. SOBANSKI
Notary Public-Arkansas
Faulkner County
My Commission Expires 06-03-2015

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Arkansas

COUNTY OF Pulaski

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

1. I am the Successor Trustee with a certain deed of trust, dated June 9, 2006, recorded June 20, 2006, as Instrument No. 20060620-0073660 in the Register's Office of Davidson County, Tennessee, executed by Candice C. Cosby a/k/a Candice Cosby and Jeffrey M. Cosby a/k/a Jeffrey Michael Cosby in favor of JPMorgan Chase Bank, N.A. to secure the payment of a deed of trust note to JPMorgan Chase Bank, N.A..

2. Chase Home Finance LLC 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 10 day of April, 09.

Shellie Wallace

Shellie Wallace
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, Shellie Wallace, Successor Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Successor Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 10 day of April, 09.

Notary Public

My Commission Expires: _____

MISTY M. SOBANSKI
Notary Public-Arkansas
Faulkner County
My Commission Expires 06-03-2015

DServiceMembersAffidavitTN_bboone_090408_1423

Department of Defense Manpower Data Center FEB-03-2009 05:49:05

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
COSBY	CANDICE	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
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Servicemembers Civil Relief Act [50 USCS Appx. §§ 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's active duty status by contacting that person's Military Service via the "defenselink.mil" URL provided below. If you have evidence the person is on active-duty and you fail to obtain this additional Military Service verification, provisions of the SCRA may be invoked against you.

If you obtain further information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects current active duty status only. For historical information, please contact the Military Service SCRA points-of-contact.

See: http://www.defenselink.mil/faq/pis/PC09SLDR.html

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID: ***TBHTUOWMBY***

This Instrument Prepared by:
Wilson & Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, AR 72211
(501) 219-9388

AFFIDAVIT OF COMPLIANCE
WITH 26 U.S.C. §7425 (b) & 26 U.S.C. §7425 (c)

COUNTY OF PULASKI
STATE OF ARKANSAS

This 13 day of April, 2009, personally appearing before the undersigned office authorized by law to administer oaths in said State and County, Shellie Wallace, who states on oath:

That I am more than 18 years of age, suffer no legal disability and am the Agent of Grantee.

That default occurred on Deed of Trust dated June 9, 2006, by Candice C Cosby a/k/a Candice Cosby and Jeffrey M. Cosby a/k/a Jeffrey Michael Cosby, conveyed to David R. Wilson, as trustee for JPMorgan Chase Bank, N.A., as shown in the Office of the Register of Davidson County, Tennessee, filed on June 20, 2006, recorded as Instrument No. 20060620-0073660, encumbering the below-described property:

Being Lot Number 18, on the Plan of Villages at Southfork, of record in Book 6900, Page 482, 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 grantors by Quitclaim Deed of record in Instrument 20060512-0055984, dated May 8, 2006, Register's Office for said County. See also deed of record in Book 11593, Page 850, dated July 23, 1999, said Register's Office.

Jeffrey M. Cosby joins in this Deed of Trust for the purpose of conveying and waiving such marital rights, if any, he/she may have in and to the said property. The said Jeffrey M. Cosby having no personal liability in connection with the loan to which reference is made herein.

Being the same property conveyed to Candice C. Cosby. by Quitclaim deed recorded May 12, 2006 , as Instrument No. 20060512-0055984, Register's Office for Davidson County, Tennessee.

Commonly known as: 613 Hardin Shire Drive, Old Hickory, Tennessee 37138.

Tax Parcel No.: 064 13 OA 018.00

That a foreclosure sale of said property was scheduled for April 8, 2009at the Sommet Center in Nashville, Tennessee.

That the Davidson County real estate records indicated a lien(s) in favor of the Internal Revenue Service against Candice Cobsy, filed for record on on April 17, 2008, recorded as Instrument No. 20080417-0038767, in the real estate records of Davidson County, Tennessee.

That, pursuant to 26 U.S.C. §7425(b), notice of said sale, along with a copy of each lien in favor of the Internal Revenue Service, was provided to the Internal Revenue Service at least 25 days prior to the date of sale.

That the trustee has not received a response to the notice of sale; as such none can be attached to the trustees deed.

WILSON AND ASSOCIATES, P.L.L.C.

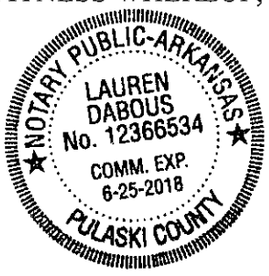
By: _____
Shellie Wallace
Agent of Grantee

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be Successor-Trustee for Shellie Wallace whose name is subscribed to the foregoing instrument, and who acknowledges that the contents of said Affidavit were true and correct and that the Affidavit was executed for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Lauren Dabous
Notary Public

My Commission Expires:

6-25-2018

W&A No. 151631

Form 668 (Y)(c)
(Rev. February 2004)

4604

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
436741508

For Optional Use by Recording Office

Davidson County LIENFTL
Recvd: 04/17/08 08:58 1 pgs
Fees:12.00 Taxes:0.00
20080417-0038767

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer CANDICE COSBY

Residence
613 HARDIN SHIRE DR
OLD HICKORY, TN 37138-4221

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2006	XXX-XX-1102	05/21/2007	06/20/2017	24987.21

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 24987.21

This notice was prepared and signed at NASHVILLE, TN, on this,

the 09th day of April, 2008.

Signature R. A. Mitchell
for THERESA HARLEY

Title
ACS
(800) 829-3903

25-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
Washington, D.C. 20224

NOO-157631

SMALL BUSINESS/SELF-EMPLOYED DIVISION

March 16, 2009

Wilson & Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211

Dear Ms. Wallace:

This is to acknowledge receipt of your correspondence dated February 17, 2009 regarding Candice Cosby/Jeffrey Cosby, 613 Hardin Shire Drive, Old Hickory, Tennessee 37138, TIN XXX-XX-1102/XXX-XX-9219. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown below.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487, by calling 1-800-TAX-FORM. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact James Kelley, badge number 62-09529, telephone number, (615)250-5403, fax to (615)250-6008, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

Leticia Dunn
Technical Services Group Manager

Enclosure

FAX TO: JAMES KELLY, 615-250-6008

REPORT OF SALE

Candice Cosby/Jeffrey Cosby
613 Hardin Shire Drive, Old Hickory, Tennessee 37138
XXX-XX-1102/XXX-XX-9219

Date Sale Held: 4/8/09 Sale Price: $121,000.00

Purchaser's Name and Address: Chase Home Finance LLC
3415 Vision Dr.
Columbus, OH 43219

Payoff Amount of Foreclosing Instrument: _____

Detail Expenses Charged to the Sale: _____

_____

Will You Seek a Deficiency Judgment? YES NO unknown

Amount of Judgment Obtainable: _____

Judgment Recording Place: _____

_____

Volume: _____ Page: _____

"Under penalty of perjury, I declare this information true, correct and complete."

4/9/09 Bettye Boone
Date Signature

MAIL TO:
INTERNAL REVENUE SERVICE
AREA DIRECTOR COMPLIANCE
ATTN: TECHNICAL SERVICES
801 BROADWAY, MDP 53
NASHVILLE, TN 37203

DETAILS OF EXPENSES CHARGED TO FORECLOSURE:

Principal	$ 120,158.64
Interest	$ 5577.50
Late charges	$ 279.23
Escrow Advance	$
NSF Fee	$
Appraisal/BPO	$ 95.00
Other	$ 126.00 434.44
Attorney's Fees/costs	$ 1990.24
TOTAL	$ 128,661.05