RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Khayree Northcross and Ajana Northcross

GRANTEE(s)
The Secretary of Housing and Urban Development, his/her successors and/or assigns

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:T20090054213 DEEDTRS
Recvd: 08/10/09 08:17 5 pgs
Fees:27.00 Taxes:0.00
20090810-0074751

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated January 20, 2005 and recorded January 27, 2005, as Instrument No. 20050127001021S in the Register's Office of Davidson County, Tennessee, Khayree R. Northcross and Ajana S. Northcross conveyed to Loretta Conners Owens, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Franklin American Mortgage Company and Franklin American Mortgage Company'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 **MATTHEW SMITH** as Co-Trustee by instrument of record recorded on March 30, 2009 as Instrument No. 20090330-0028241 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; announcing the scheduled sale date of April 15, 2009; and on said date the sale was announced to be postponed to May 13, 2009.

WHEREAS, pursuant to said advertisement and notice, on May 13, 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 Wells Fargo Bank, NA, at and for the sum of $136,082.17, that being the highest and best bid offered; and**

WHEREAS, the said Wells Fargo Bank, NA has assigned its interest in said property to The Secretary of Housing and Urban Development, his/her successors and/or 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 Wells Fargo Bank, NA 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 Secretary of Housing and Urban Development, his/her successors and/or assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee being Lot No. 444 on the plan of Somerset Phase I of record in Plat Book 690 and 691 Register's Office of Davidson County, Tennessee to which referene is made for a more complete description

Being the same property conveyed to Khayree and Ajana Northcross by Special Warranty Deed recorded January 27, 2005 , as Instrument No. 20050127001021S, Register's Office for Davidson County, Tennessee.

Commonly known as: 3632 Huntingboro Trail, Antioch, Tennessee 37013-4945.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR
PRINTING IN THIS DOCUMENT
UNSATISFACTORY WHEN RECEIVED

Tax Parcel No.: 15008013800

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 Secretary of Housing and Urban Development, his/her successors and/or assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 13th day of May, 2009.

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 13 day of May, 09.

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 $136,082.17, 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
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 13 day of May, 09.

Notary Public

My Commission Expires: MELISSA G. PERESKO

PROPERTY OWNER OR AGENCY
RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Department of Housing and Urban Development
c/o Pyramid Real Estate Services
616 Marriott Drive, Suite 300
Nashville, Tennessee 37214

FHA No. 483-3523691

Notary Seal present,
but could not be reproduce

Bill G
Davidson Cou

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 January 20, 2005, recorded January 27, 2005, as Instrument No. 200501270010218 in the Register's Office of Davidson County, Tennessee, executed by Khayree R. Northcross and Ajana S. Northcross in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Franklin American Mortgage Company and Franklin American Mortgage Company'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 Franklin American Mortgage Company and Franklin American Mortgage Company's successors and assigns.

2. Wells Fargo Bank, NA 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 13th day of May, 2009.

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 13 day of May, 09.

Melissa S. Peress
Notary Public

My Commission Expires: [illegible]

FHA No. 483-3523691
DServiceMembersAffidavitTN_mokere_090513_1458

Notary Seal present,
but could not be reproduced.

Bill Garrett
Davidson County Register of Deeds

Department of Defense Manpower Data Center MAR-10-2009 13:15:16

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
NORTHCROSS	KHAYREE		Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.	

Department of Defense Manpower Data Center MAR-10-2009 13:15:40

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
NORTHCROSS	AJANA		Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.	