RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Eric D. Smith & Cheryl D. Smith

GRANTEE(s)
Federal National Mortgage Association

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:T20090055839 DEEDTRS
Recvd: 08/17/09 08:39 6 pgs
Fees:32.00 Taxes:0.00
20090817-0076812

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated September 8, 2005 and recorded September 12, 2005, as Instrument No. 20050912-0109506 in the Register's Office of Davidson County, Tennessee, Eric D. Smith and Cheryl D. Smith conveyed to Chicago Title Insurance, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation and Irwin Mortgage Corporation 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 by instrument of record recorded on July 20, 2009 as Instrument No. 20090720-0067457 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; said advertisement began on July 16, 2009 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on August 12, 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 $251,753.48, 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 National Mortgage Association, 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 National Mortgage Association, 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, being Lot no. 79 on the Final Plat of Section one, Deer Valley, a Cluster Lot Development, a planned Unit Development of record in instrument number 20030205-0016206 Register's Office for Davidson County Tennessee, to which plan reference in hereby made for a more complete legal description.
>
> Being the same property conveyed to Eric D. Smith & Cheryl D. Smith by Warranty Deed recorded September 12, 2005 , as Instrument No. 20050912-0109505, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 1104 Streamdale Point East, Antioch, Tennessee 37013.
>
> Tax Parcel No.: 173-08-OA-016.00

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 National

Mortgage Association, its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 12 day of Aug, 2009.

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 12 day of Aug, 2009.

Notary Public

My Commission Expires: MATTHEW D. MARTIN
Notary Public-Arkansas
Pulaski County
My Commission Expires 06-15-2019
Commission # 12371725

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 $251,753.48, 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 LR this 12 day of Aug, 2009.

Notary Public

My Commission Expires: MATTHEW D. MARTIN
Notary Public-Arkansas
Pulaski County
My Commission Expires 06-15-2019
Commission # 12371725

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Fannie Mae
P.O. Box 650043
Dallas, TX 75265-0043

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 September 8, 2005, recorded September 12, 2005, as Instrument No. 20050912-0109506 in the Register's Office of Davidson County, Tennessee, executed by Eric D. Smith and Cheryl D. Smith in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation and Irwin Mortgage Corporation Successors and Assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation and Irwin Mortgage Corporation Successors and Assigns.

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 12 day of Aug, 2009.

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 12 day of Aug, 2009.

Notary Public

My Commission Expires:

MATTHEW D. MARTIN
Notary Public-Arkansas
Pulaski County
My Commission Expires 06-15-2019
Commission # 12371725

DServiceMembersAffidavitTN_bboone_090812_1312

Department of Defense Manpower Data Center AUG-12-2009 07:25:14

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
SMITH	CHERYL	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 AUG-12-2009 07:29:21

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
SMITH	ERIC	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

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Department of Defense Manpower Data Center AUG-12-2009 07:25:14

Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
SMITH	CHERYL	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 AUG-12-2009 07:29:21

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Mary M. Snavely-Dixon

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