RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Jose E. Hernandez

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:T20090062609 DEEDTRS
Recvd: 09/14/09 09:04 4 pgs
Fees:22.00 Taxes:0.00
20090914-0085404

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated July 7, 2006 and recorded July 12, 2006, as Instrument No. 20060712-0083504 in the Register's Office of Davidson County, Tennessee, Jose E. Hernandez and Claudia Hernandez conveyed to Leon Sharber, a resident of Davidson County, Tennessee, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Market Street Mortgage Corporation and Market Street Mortgage Corporation'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 May 26, 2009 as Instrument No. 20090526-0047695 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 May 7, 2009 and was advertised a total of three times, prior to actual sale date; announcing the scheduled sale date of June 3, 2009; and on said date the sale was announced to be postponed to July 1, 2009

WHEREAS, pursuant to said advertisement and notice, on July 1, 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 $139,695.87, 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 inDavidson County, Tennessee, to wit:

> Being Lot No. 411 on the Plan of Peppertree Forest, Section 8, P.U.D. of record in Book 7900, page 652, Register's Office for Davidson County, Tennessee, TN, to which plan reference is hereby made for a more complete and detailed description.
> Being the same property conveyed to Jose E. Hernandez by Warranty Deed recorded July 12, 2006, as Instrument No. 20060712-0083503, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 4055 Pepperwood Drive, Antioch, Tennessee 37013.
>
> Tax Parcel No.: 165130A 7700CO

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

1 day of July, 09.

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 1 day of July, 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 $139,695.87, 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 1 day of July, 09.

Notary Public

My Commission Expires:

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

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. 483-3664622

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF South Carolina

COUNTY OF York

RE: 4055 Pepperwood Drive
Antioch, Tennessee 37013
Debtor(s): Jose E. Hernandez and Claudia Hernandez

BEFORE ME, the undersigned authority, on this day personally appeared __Jeannette Love-Hadden____, who after being duly sworn, deposed and stated:

1. I am an employee of Wells Fargo Bank, NA and held the position of Vice President Loan Documentation with said company at the time of the events hereinafter set forth, and make this Affidavit for the purpose of declaring the incidents of statutory and contractual compliance of the entity or entities set out below.

2. This Affidavit is made with respect to the foreclosure of that certain deed of trust dated July 7, 2006, recorded July 12, 2006, as Instrument No. 20060712-0083504 in the real property records of Davidson County, Tennessee, executed by Jose E. Hernandez and Claudia Hernandez in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Market Street Mortgage Corporation and Market Street Mortgage Corporation'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 Market Street Mortgage Corporation and Market Street Mortgage Corporation's successors and assigns.

3. Wells Fargo Bank, NA is the holder of or agent for the holder of the indebtedness secured by said deed of trust.

4. To the best of my knowledge and belief, the mortgagors holding an interest in the above-described property were 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.

5. 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 ____11___ day of ___May_____, 2009.

Jeannette Love-Hadden
Vice President Loan Documentation

Title

ACKNOWLEDGMENT

STATE OF South Carolina

COUNTY OF York

Before me, the undersigned notary public of the state and county aforesaid, personally appeared _____Jeannette Love-Hadden_____, 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 the president (or other such officer authorized to execute the instrument) of Wells Fargo Bank, NA, the within-named bargainor, a corporation, and that such officer executed the foregoing instrument for the purposes therein contained by personally signing the name of the corporation.

Witness my hand and seal at office in _____ this ____11____ day of __May_____, 2009.

OFFICIAL SEAL
Notary Public
State of South Carolina
KELLY A. RUFF
My Commission Expires March 10, 2018

Notary Public

My Commission Expires: _____

RETURN TO:

WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Loan No. xxxxxx2232
FHA No. 483-3664622

717-154022