RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Deana L. Howell and Richard Scott Uselton

GRANTEE(s)
JPMorgan Chase Bank

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:T20100050179 DEEDTRS
Recvd: 08/13/10 08:37 10 pgs
Fees:53.00 Taxes:321.15
20100813-0063900

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated July 26, 2007 and recorded August 3, 2007, as Instrument No. 20070803-0092385 in the Register's Office of Davidson County, Tennessee, Deana L. Howell and Richard Scott Uselton conveyed to David R. Wilson, as Trustee for Chase Bank USA, 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 **DEANNA DORROUGH** as Co-Trustee by instrument of record recorded on July 26, 2010 as Instrument No. 20100726-058082 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 2, 2010 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on August 4, 2010 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 JPMorgan Chase Bank, at and for the sum of $86,796.00, 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 JPMorgan Chase Bank 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 JPMorgan Chase Bank, 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 the remaining property of Virginia Holland, as of record in Book 982, Page 661, R.O.D.C., TN.

Beginning at an iron rod of the northern margin of Baker Road, said point being located 37 feet south 46 degrees 30 seconds east of the Intersection with Old Baker Road, being the southeast corner of the property of John Patrick Morton (Book 11364, Page 828, R.O.D.C., Tennessee) and being the southwest corner of this parcel.

Thence leaving said road margin with line of Morton, North 48 Degrees 00 seconds East 257.95 feet to an iron; thence continuing with line of Morton, North 18 Degrees 00 Seconds East 47.00 feet to an iron rod on the southern margin of Rail-Road; thence with margin of Rail-Road, South 50 Degrees 00 Seconds East 69.75 feet to a point.

Thence continuing with margin of rail-road, South 54 Degrees 00 Seconds East 100.00 feet to an iron rod at the property of Lloyd C. Crawford, Jr. (Book 8286, Page 665, R.O.D.C., Tennessee) thence with the line of Crawford, South 30 Degrees 00 Seconds West 328.09 feet to an iron rod on the northern margin of Baker Road, said point being the southwest property corner of Joseph D. White (Book 10168, Page 332, R.O.D.C., Tennessee);

Thence with the margin of Baker Road, North 46 Degrees 00 Seconds West 245.37 feet to the point of beginning; containing 1.40 acres, more or less; as surveyed August 29, 2005 by L. Steven Bridges, Jr., RLS Number 1740, 311 East Main Street, Suite Eleven, Hendersonville, Tennessee 37075, Phone 615-822-5394.

Being the same property conveyed to Deana L. Howell and Richard Scott Uselton by Quitclaim deed recorded June 15, 2007, as Instrument No. 20070615-0071874, Register's Office for Davidson County, Tennessee.

Commonly known as: 2225 Baker Road, Goodlettsville, Tennessee 37072

Tax Parcel No.: 0060005300

The above-described property is conveyed subject to the rights of the United States of America to redeem the property as provided for in 26 U.S.C. §7425(d)(1).

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 JPMorgan Chase Bank, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 4 day of Aug, 10.

S 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 4 day of Aug, 10.

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 $86,796.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

S 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 foregoing Form For Oath for the purposes therein contained.

Witness my hand and seal at office in AR this 4 day of Aug, 10.

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:
JPMorgan Chase Bank
3415 Vision Drive
Columbus, OH 43219

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 July 26, 2007, recorded August 3, 2007, as Instrument No. 20070803-0092385 in the Register's Office of Davidson County, Tennessee, executed by Deana L. Howell in favor of Chase Bank USA, N.A. to secure the payment of a deed of trust note to Chase Bank USA, 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 4 day of Aug, 10.

S 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 4 day of Aug, 10.

Notary Public

My Commission Expires: _____

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

DServiceMembersAffidavitTN_mcalva_100804_1125

Department of Defense Manpower Data Center Apr-27-2010 09:06:43

Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
HOWELL	DEANA	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

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 Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

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 DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as 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 status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional 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 **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

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 4 day of Aug, 10, 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

That default occurred on Deed of Trust dated July 26, 2007, executed by Deana L. Howell and Richard Scott Uselton, as mortgagor(s), in favor of David R. Wilson as Trustee for Chase Bank USA, N.A., and recorded August 3, 2007, as Instrument No. 20070803-0092385 in the Register's Office of Davidson County, Tennessee, encumbering the below-described property:

Land in Davidson County Tennessee, being the remaining property of Virginia Holland, as of record in Book 982, Page 661, R.O.D.C., TN.

Beginning at an iron rod of the northern margin of Baker Road, said point being located 37 feet south 46 degrees 30 seconds east of the Intersection with Old Baker Road, being the southeast corner of the property of John Patrick Morton (Book 11364, Page 828, R.O.D.C., Tennessee) and being the southwest corner of this parcel.

Thence leaving said road margin with line of Morton, North 48 Degrees 00 seconds East 257.95 feet to an iron; thence continuing with line of Morton, North 18 Degrees 00 Seconds East 47.00 feet to an iron rod on the southern margin of Rail-Road; thence with margin of Rail-Road, South 50 Degrees 00 Seconds East 69.75 feet to a point.

Thence continuing with margin of rail-road, South 54 Degrees 00 Seconds East 100.00 feet to an iron rod at the property of Lloyd C. Crawford, Jr. (Book 8286, Page 665, R.O.D.C., Tennessee) thence with the line of Crawford, South 30 Degrees 00 Seconds West 328.09 feet to an iron rod on the northern margin of Baker Road, said point being the southwest property corner of Joseph D. White (Book 10168, Page 332, R.O.D.C., Tennessee);

Thence with the margin of Baker Road, North 46 Degrees 00 Seconds West 245.37 feet to the point of beginning; containing 1.40 acres, more or less; as surveyed August 29, 2005 by L. Steven Bridges, Jr., RLS Number 1740, 311 East Main Street, Suite Eleven, Hendersonville, Tennessee 37075, Phone 615-822-5394.

Being the same property conveyed to Deana L. Howell and Richard Scott Uselton by Quitclaim deed recorded June 15, 2007 , as Instrument No. 20070615-0071874, Register's Office for Davidson County, Tennessee.

Commonly known as: 2225 Baker Road, Goodlettsville, Tennessee 37072 .

That a foreclosure sale of said property was scheduled for sale on August 4, 2010, at the The Sommet Center in Nashville, Tennessee.

That the Davidson County records indicated the following lien(s) in favor of the Internal Revenue Service / State of Tennessee, Department of Labor & Workforce Development, on the above referenced property, filed of record on March 2, 2009, as Instrument No. 20090302-0017789, 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, pursuant to Tenn. Code Ann. § 67-1-1433(b)(2)(A), notice of said sale, along with a copy of each lien in favor of the State of Tennessee, Department of Labor & Workforce Development, was provided to the State of Tennessee, Department of Labor & Workforce Development at least 25 days prior to the date of sale.

That, the notice letter to the Internal Revenue Service / State of Tennessee, Department of Labor & Workforce Development was mailed out via overnight mail on 24 day of June, 2010 and the tracking number for said notice letter is 9171 7108 2133 3938 3889 7915 (See Attachment).

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

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

By: S Wallace
Shellie Wallace
Successor-Trustee

ACKNOWLEDGMENT

STATE OF AR
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 Chase Home Finance LLC, 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.

Notary Public

My Commission Expires:

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

WILSON & ASSOCIATES, P.L.L.C.
Attorneys at Law – Arkansas and Tennessee
1521 Merrill Drive, Suite D-220
Little Rock AR 72211
501-219-9388; Fax: 501-219-9458
Internet: www.wilson-assoc.com

June 24, 2010

91 7108 2133 3938 3889 7915

INTERNAL REVENUE SERVICE
Attention: Wendy Smoot
801 Broadway, **MDP 53**
Nashville, Tennessee 37203

RE: Deana L. Howell and Richard Scott Uselton
2225 Baker Road
Goodlettsville, Tennessee 37072
Loan No. 0026762328 / W&A No. 913-142601

Dear Ms. Smoot:

By this certified letter, notice is hereby given pursuant to 26 U.S.C. §7425(b) of a foreclosure of a deed of trust superior to a federal tax lien filed against the Defendant, Richard Usetlon, said lien being more particularly described in the enclosed sale notice. In addition, the following information is provided in regard to the above-referenced non-judicial foreclosure sale:

1. Chase Home Finance, LLC
10790 Rancho Bernardo Road
San Diego, CA 92127

2. A copy of the federal tax lien(s);

3. A copy of the property description and title opinion;

4. Sale date and location: August 4, 2010 at 10:00 A.M. at the The Sommet Center in Nashville, Tennessee; and

5. The principal balance due is $139,909.15; and the approximate legal fees and costs are $2,500.00.

3592

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

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 913-6050

Serial Number
519194909

For Optional Use by Recording Office

Davidson County LIENFTL
Recvd: 03/02/09 09:25 1 pgs
Fees:12.00 Taxes:0.00
20090302-0017789

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 RICHARD USETLON

Residence 1249 NORTHGATE BUSINESS PARK
MADISON, TN 37115

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)
941	12/31/2006	20-2783634	01/07/2008	02/06/2018	2523.03

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

Total $ 2523.03

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

the 20th day of February, 2009.

Signature R. A. Mitchell
for KATERINA RODGERS

Title
REVENUE OFFICER
(615) 250-5127

25-06-1736

(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. 60025Y