RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Phillis Smith aka Phillis Deneen Smith

GRANTEE(s)
HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1

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:T20100061784 DEEDTRS
Recvd: 09/30/10 15:19 4 pgs
Fees:23.00 Taxes:236.35
20100930-0078072

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated March 25, 2005 and recorded March 30, 2005, as Instrument No. 20050330-0034605 in the Register's Office of Davidson County, Tennessee, Phillis Smith a/k/a Phillis Deneed Smith and Robert Wayne Smith conveyed to Arnold M. Weiss, Esq., Shelby County, as Trustee for Wells Fargo 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 **J.P. SELLERS** as Co-Trustee by instrument of record recorded on September 21, 2010 as Instrument No. 20100921-0074984 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 August 27, 2010 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on September 22, 2010 at the Bridgestone Arena 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 HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, at and for the sum of $63,878.45, 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 HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1 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 HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, 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. 14 on the Plan of Maplewood Heights, of record in Book 4885, page 27, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.
>
> Being the same property conveyed to Phillis Smith aka Phillis Deneen Smith by Warranty Deed recorded October 31, 1994 , at Book 9505, Page 641, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 3865 Edwards Avenue, Nashville, Tennessee 37216.
>
> Tax Parcel No.: 06110020100

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 HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 22 day of Sept, 10.

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 22 day of Sept, 10.

Notary Public

My Commission Expires:

MELISSA G. PERESKO
Notary Public-Arkansas
Pulaski County
My Commission Expires 09-08-2014

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 $63,878.45, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

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 LR this 22 day of Sept, 10.

Notary Public

My Commission Expires:

MELISSA G. PERESKO
Notary Public-Arkansas
Pulaski County
My Commission Expires 09-08-2014

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1
3476 Stateview
Fort Mill, SC 29715

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF South Carolina

COUNTY OF York

RE: 3865 Edwards Avenue
Nashville, Tennessee 37216
Debtor(s): Phillis Smith a/k/a Phillis Deneed Smith and Robert Wayne Smith

BEFORE ME, the undersigned authority, on this day personally appeared Jennifer G. Payne who after being duly sworn, deposed and stated:

1. I am an employee of Wells Fargo Bank, NA as its attorney in fact for HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1 and held the position of Vice President of 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 March 25, 2005, recorded March 30, 2005, as Instrument No. 20050330-0034605 in the real property records of Davidson County, Tennessee, executed by Phillis Smith a/k/a Phillis Deneed Smith and Robert Wayne Smith in favor of Wells Fargo Bank, N.A. to secure the payment of a deed of trust note to Wells Fargo Bank, N.A..

3. HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1 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 nine (9) 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 26 day of August 2010.

Jennifer G. Payne

Vice President of Loan Documentation

ACKNOWLEDGMENT

STATE OF South Carolina

COUNTY OF York

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Jennifer G. Payne 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 as its attorney in fact for HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, 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 Fort Mill, South Carolina this 26 day of August 2010.

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

CAROLYN M. EVANS
NOTARY PUBLIC
SOUTH CAROLINA
MY COMMISSION EXPIRES 08/18/2019

Loan No. xxxxxx6953
DSoldierSailorAffidavit_mmcalister_100820_1638