RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Rosamaria Virula

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:T20100071468 DEEDTRS
Recvd: 11/10/10 10:49 4 pgs
Fees:22.00 Taxes:0.00
20101110-0090333

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated May 21, 2004 and recorded May 26, 2004, as Instrument No. 20040526-0061911 in the Register's Office of Davidson County, Tennessee, Rosamaria Virula and Elmer Virula conveyed to Mortgage Title, as Trustee for Mortgage Electronic Registration Systems, Inc. a separate corporation acting solely as nominee for Pulte Mortgage LLC and Pulte Mortgage LLC'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 **DEANNA DORROUGH** as Co-Trustee by instrument of record recorded on June 14, 2010 as Instrument No. 20100614-0046099 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 28, 2010 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on July 21, 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 Chase Home Finance LLC, at and for the sum of $179,875.51, 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 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 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 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:

Being Lot Number 282 on the Plan of Piccadilly Square, Phase 3 of record in Book 6250, Page 892 and 894, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and detailed description.

Being the same property conveyed to Rosamaria Virula by Warranty Deed recorded May 26, 2004 , as Instrument No. 20040526-0061909, Register's Office for Davidson County, Tennessee.

Commonly known as: 4733 Billingsgate Road, Antioch, Tennessee 37013.

Tax Parcel No.: 149 010B 055.00

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 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 21 day of July, 2010.

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 21 day of July, 2010.

Lena M. Drennan
Notary Public

My Commission Expires: LENA M. DRENNAN NOTARY PUBLIC SALINE COUNTY, ARKANSAS COMM. EXP. 08/10/11

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 $179,875.51, 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 pursuant to TCA. § 13-23-127.

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 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 21 day of July, 2010.

Lena M. Drennan
Notary Public

My Commission Expires: LENA M. DRENNAN NOTARY PUBLIC SALINE COUNTY, ARKANSAS COMM. EXP. 08/10/11

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. 483-3455924-796

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Ohio

COUNTY OF Franklin

RE: 4733 Billingsgate Road
Antioch, Tennessee 37013
Debtor(s): Rosamaria Virula and Elmer Virula

BEFORE ME, the undersigned authority, on this day personally appeared Whitney K. Cook, who after being duly sworn, deposed and stated:

1. I am an employee of Chase Home Finance LLC and held the position of Assistant Secretary 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 May 21, 2004, recorded May 26, 2004, as Instrument No. 20040526-0061911 in the real property records of Davidson County, Tennessee, executed by Rosamaria Virula and Elmer Virula in favor of Mortgage Electronic Registration Systems, Inc. a separate corporation acting solely as nominee for Pulte Mortgage LLC and Pulte Mortgage LLC's successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc. a separate corporation acting solely as nominee for Pulte Mortgage LLC and Pulte Mortgage LLC's successors and assigns.

3. Chase Home Finance LLC 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 27 day of May, 2010.

Affiant Whitney K. Cook
Assistant Secretary

Title

ACKNOWLEDGMENT

STATE OF Ohio

COUNTY OF Franklin

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Whitney K. Cook, 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 Chase Home Finance LLC, 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 Ohio this 27 day of May, 2010.

Notary Public

My Commission Expires:

KAREN O. BELCHER
Notary Public
In and For the State of Ohio
My Commission Expires October 30, 2010

RETURN TO:

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

Loan No. xxxxxx0139
FHA No. 483-3455924-796
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