RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Denise Young and Freddie Young

GRANTEE(s)
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee

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:T20110004042 DEEDTRS
Recvd: 01/20/11 11:13 7 pgs
Fees:38.00 Taxes:396.83
20110120-0005613

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated April 29, 2004 and recorded May 10, 2004, as Instrument No. 20040510-0053186 in the Register's Office of Davidson County, Tennessee, Denise Young and Freddie Young, III conveyed to Michael T. Bates, as Trustee for Mortgage Electronic Registration Systems, Inc, a separate corporation that is acting solely as a nominee for Sebring Capital Partners, Limited Partnership and Sebring Capital Partners, Limited Partnership'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 January 7, 2011 as Instrument No. 20110107-0002192 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 December 17, 2010 and was advertised a total of three times, prior to actual sale date. The HB 3588 letter was mailed to the borrower(s) on October 14, 2010 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on January 12, 2011 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 The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, at and for the sum of $107,250.00, 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 Co-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 The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned Co-Trustee does hereby grant, bargain, sell, and convey to the said The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, 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 Number 31 on the Plan of Old Hickory Hills, Section 1, a Planned unit Development, of record in instrument number 20011023-0115382, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description of said lot. Restrictions, Easements, Covenants, By-Laws and all matters of record on subdivision plat recorded in instrument Number 200201160006750, 200103060021333, and 20010300107214 in said Register's Office. Subject to Charter of HOA in instrument Number 20020123000941 and HO Assessments to Old Hickory Hills Homeowners Assoc. Subject to ingress and egress easement for Cemetary as shown in Instrument Number 200110230115382.

Being the same property conveyed to Denise Young and Freddie Young by Warranty Deed recorded May 10, 2004, as Instrument No. 20040510-0053185, Register's Office for Davidson County, Tennessee.
Commonly known as: 7891 Rainey Drive, Antioch, Tennessee 37013.
Tax Parcel No.: 182 06 0A 031.00

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 Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 13 day of Jan, 11.

Deanna Dorrough
Co-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, Deanna Dorrough, as Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 13 day of Jan, 11.

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 $107,250.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Deanna Dorrough
Co-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, Deanna Dorrough, as Co-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 Little Rock, Arkansas, this 13 day of Jan, 11.

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:
The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee
9350 Waxie Way
San Diego, CA 92123

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Arkansas

COUNTY OF Pulaski

BEFORE ME, the undersigned authority, on this day personally appeared Deanna Dorrough, who after being duly sworn, deposed and stated:

1. I am the Co-Trustee with a certain deed of trust, dated April 29, 2004, recorded May 10, 2004, as Instrument No. 20040510-0053186 in the Register's Office of Davidson County, Tennessee, executed by Denise Young and Freddie Young, III in favor of Mortgage Electronic Registration Systems, Inc, a separate corporation that is acting solely as a nominee for Sebring Capital Partners, Limited Partnership and Sebring Capital Partners, Limited Partnership's successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc, a separate corporation that is acting solely as a nominee for Sebring Capital Partners, Limited Partnership and Sebring Capital Partners, Limited Partnership's successors and assigns.

2. The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee 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 13 day of Jan, 11.

Deanna Dorrough
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, Deanna Dorrough, Co-Trustee, with whom I am personally acquainted, and who acknowledged that he or she executed the within instrument as Co-Trustee for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 13 day of Jan, 11.

Notary Public

My Commission Expires: _____

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

DServiceMembersAffidavitTN_jdean_110112_1405

Department of Defense Manpower Data Center Oct-11-2010 09:42:36

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
YOUNG	DENISE	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.

Department of Defense Manpower Data Center Oct-11-2010 09:43:24

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
YOUNG	FREDDIE	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
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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.

Knoxville News Sentinel
Affidavit of Publication

STATE OF TENNESSEE,
County of Knox

I, Karan Dixon, state under penalty of perjury that I am a Classified Advertising Account Executive of the Knoxville News Sentinel, a newspaper of general circulation as that term is defined by Tennessee law. Having been duly authorized to do so on behalf of the Knoxville News Sentinel, I hereby declare and affirm that the Knoxville News Sentinel is a newspaper of general circulation published in Knox, Loudon, Jefferson, Anderson, Sevier, Roane, Blount, Morgan, Union, Campbell, Monroe, Scott, Hamblen, Cocke, Claiborne, Grainger, Cumberland, and McMinn Counties, within the State of Tennessee and that the attached legal advertisement appeared in said newspaper on the following dates:

December 15, 2010; December 22, 2010; December 29, 2010;

Reference No.: W&A 902-178497

Defendant: George M. Gundlah; Catherine M. Gundlah

LOUISE S. WATKINS
STATE OF TENNESSEE NOTARY PUBLIC
KNOX COUNTY

Karan Dixon
Classified Advertising Account Executive

Subscribed and sworn before me this 29th day of December, 2010

Louise S. Watkins
Notary Public
My commission expires: My Commission Expires: September 1, 2013

