RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Edna M. West

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:T20110033062 DEEDTRS
Recvd: 06/03/11 08:53 5 pgs
Fees:27.00 Taxes:0.00
20110603-0042417

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated January 29, 1999 and recorded February 4, 1999, at Book 11328, Page 726 in the Register's Office of Davidson County, Tennessee, Edna M. West conveyed to Daniel W. Small, as Trustee for Guaranty Trust Company, 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 October 18, 2010 as Instrument No. 201010180083023 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; announcing the scheduled sale date of November 3, 2010; and on said date the sale was announced to be postponed to December 1, 2010;said advertisement began on October 8, 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 July 14, 2010 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on December 1, 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 CitiMortgage, Inc., at and for the sum of $84,375.04, that being the highest and best bid offered; and

WHEREAS, the said CitiMortgage, Inc. 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 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 CitiMortgage, Inc. 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 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 No. 24 on the Plan of Willow Trace Subdivision, Phase Two of record in Book 7900, Page 46, 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 Edna M. West by Warranty Deed recorded February 4, 1999 , at Book 11328, Page 723, Register's Office for Davidson County, Tennessee.

Commonly known as: 1317 Rock Creek Trace, Whites Creek, Tennessee 37189.

Tax Parcel No.: 019 160A 064.00

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 Co-Trustee has hereunto set his or her hand and seal this 1 day of Dec, 10

J.P. Sellers
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, J.P. Sellers, 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 1 day of Dec, 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 $84,375.04, 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.

J.P. Sellers
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 J.P. Sellers, as Co-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 Little Rock, Arkansas, this 1 day of Dec, 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:
U.S. Department of Housing and Urban Development
c/o Michaelson, Connor & Boul, Inc.
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108

FHA No. 4832646435

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Missouri

COUNTY OF St. Charles

RE: 1317 Rock Creek Trace
Whites Creek, Tennessee 37189
Debtor(s): Edna M. West

BEFORE ME, the undersigned authority, on this day personally appeared Michael T. Evett, who after being duly sworn, deposed and stated:

1. I am an employee of CitiMortgage, Inc. and held the position of Document Control Officer 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 January 29, 1999, recorded February 4, 1999, at Book 11328, Page 726 in the real property records of Davidson County, Tennessee, executed by Edna M. West in favor of Guaranty Trust Company to secure the payment of a deed of trust note to Guaranty Trust Company.

3. CitiMortgage, Inc. 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 15 day of November, 2010.

Affiant Michael T. Evett

Title Document Control Officer

ACKNOWLEDGMENT

STATE OF Missouri

COUNTY OF St. Charles

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Michael T. Evett, 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 CitiMortgage, Inc., 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 Missouri this 15 day of November, 2010.

Notary Public

My Commission Expires:

AMY L. MEYER
Notary Public - Notary Seal
State of Missouri
Lincoln County
Commission # 10985099
My Commission Expires June 15, 2014

RETURN TO:

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

Loan No. xxxxx2877
FHA No. 4832646435
DSoldierSailorAffidavit_trobins_101006_ 854

COST OF PUBLICATION

First Insertion
Second Insertion
Third Insertion

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated January 29, 1999, and the Deed of Trust of even date securing the same, recorded February 4, 1999, at Book 11328, Page 726 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Edna M. West, conveying certain property therein described to Daniel W. Small as Trustee for Guaranty Trust Company; and the undersigned, Shellie Wallace of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Shellie Wallace of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee will, on **November 2, 2010 on or about 10:00 A.M., at the Bridgestone Arena, Nashville, Tennessee,** offer for sale certain property hereinafter described to the highest bidder **FOR CASH,** free from the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in the Deed of Trust, said property being real estate situated in Davidson County, Tennessee, and being more particularly described as follows:

Being Lot No. 24 on the Plan of Willow Trace Subdivision, Phase Two of record in Book 7800, Page 46, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description.

ALSO KNOWN AS: 121 Rock Creek Trace, Whites Creek, Tennessee 37189

The HB 3588 letter was mailed to the borrower(s) pursuant to Tennessee Code Annotated 35-5-117. This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Edna M. West; Willowtrace Homeowners Association

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. **WBA No. 2317-171750**

DATED October 4, 2010.

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
By: Shellie Wallace

FOR SALE INFORMATION, VISIT WWW.MYWR.COM and WWW.RELATYTRAC.COM

Oct. 8, 15, 22, 2010 Wa11103

PROOF OF PUBLICATION

THE WESTVIEW NEWSPAPER, LLC, the Publisher of THE Westview, a weekly newspaper of general circulation, printed in the State of Tennessee and distributed throughout Davidson and Williamson County in Tennessee, states that the hereto attached publication appeared in The Westview on the following dates:

October 8, 2010
October 15, 2010
October 22, 2010

THE WESTVIEW NEWSPAPER, LLC

By: Patricia Wiggins

Patricia Wiggins, Customer Service Coordinator

STATE OF TENNESSEE

On this 22nd day of **October 2010**, this instrument was signed and sealed in behalf of the corporation (or association), by authority of its Board of Directors and **Patricia Wiggins** acknowledged the instrument to be the free act and deed of the corporation (or association) and that the corporation has no corporate seal.

FIT/FPS