#182037

RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Eric S. Charles and Wendy Charles

GRANTEE(s)
The Secretary of Housing and Urban Development, his/her successors and/or assigns

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

BILL GARRETT, Davidson County
Trans:T20110046342 DEEDTRS
Recvd: 08/01/11 08:21 10 pgs
Fees:52.00 Taxes:0.00
20110801-0058465

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated April 14, 2008 a nd recorded April 22, 2008, as Instrument No. 20080422-0041045 in the Register's Office of Davidson County, Tennessee, Eric S. Charles and Wendy Charles conveyed to Arnold M. Weiss, Esq., 208 Adams Avenue, Memphis, TN 38103, as Trustee for CityLife Lending Group, LLC, 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 **MATTHEW SMITH** as Co-Trustee by instrument of record recorded on July 9, 2010 as Instrument No. 20100709-0053663 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 February 4, 2011 and was advertised a total of three times, prior to actual sale date. The HB 3588 letter was mailed to the borrower(s) on June 6, 2010 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on March 9, 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 Wells Fargo Bank, NA, at and for the sum of $303,004.57, that being the highest and best bid offered; and

WHEREAS, the said Wells Fargo Bank, NA 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 Wells Fargo Bank, NA 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:

Land in Davidson County, Tennessee, being Lot(s) 551, as shown on the map entitled October Woods, Phase 5, Section 11, of record as Instrument No. 20041119-0138999, Registers office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Wells Fargo Bank, N.A by Quitclaim Deed recorded May 27, 2011, Instrument No. 20110527-0040584, Register's Office for Davidson County, Tennessee.

The original sale of the property was on August 11, 2010 which was rescinded.

Commonly known as: 5271 Catspaw Drive, Antioch, Tennessee 37013.

Tax Parcel No.: 183050A40400CO

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 The Secretary of Housing and Urban Development, his/her successors and/or assigns.

IN WITNESS WHEREOF, the said Trustee has hereunto set his or her hand and seal this 9 day of Mar, 11.

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

Witness my hand and seal at office in Little Rock, Arkansas this 9 day of Mar, 11.

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 $303,004.57, 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.

Shellie Wallace
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 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 9 day of Mar, 11.

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:
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. 483-3863629

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF Arkansas

COUNTY OF Pulaski

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

1. I am the Trustee with a certain deed of trust, dated April 14, 2008, recorded April 22, 2008, as Instrument No. 20080422-0041045 in the Register's Office of Davidson County, Tennessee, executed by Eric S. Charles in favor of CityLife Lending Group, LLC to secure the payment of a deed of trust note to CityLife Lending Group, LLC.

2. Wells Fargo Bank, NA 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 9 day of Mcc, 11.

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

Witness my hand and seal at office in Little Rock, Arkansas this 9 day of Mar, 11.

Notary Public

My Commission Expires

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

FHA No. 483-3863629
DServiceMembersAffidavitTN_vjones_110309_1513

Department of Defense Manpower Data Center

Mar-07-2011 22:24:57

Web page snapshots at 3/8/2011 1:22:36 AM

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
CHARLES	ERIC S	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.

More information on "Active Duty Status"
Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases
Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.
Report ID:UDRNBEVH6S

COST OF PUBLICATION

First Insertion	**$210.00**
Second Insertion	**210.00**
Third Insertion	**210.00**
Total	**$630.00**

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 April 14, 2008, and the Deed of Trust of even date securing the same, recorded April 22, 2008, as Instrument No. 20080422-0041045 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Eric S. Charles and Wendy Charles, conveying certain property therein described to Arnold M. Weiss, Esq., 206 Adams Avenue, Memphis, TN 38103 as Trustee for CityLife Lending Group, LLC; 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 **March 9, 2011** 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:

Land in Davidson County, Tennessee, being Lot(s) 551, as shown on the map entitled October Woods, Phase 5, Section 11, of record as Instrument No. 20041119-0128888, Register's office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

ALSO KNOWN AS: 6271 Calapaw Drive, Antioch, Tennessee 37013

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: **Eric S. Charles; Wendy Charles; Internal Revenue Service**

On or about July 9, 2010, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Wendy Charles, recorded in the Register's Office of Davidson County, Tennessee, as Instrument No. 20100709-0053712. Any interest in the property held by the United States of America, Internal Revenue Service, by virtue of the aforementioned federal tax lien is both junior and inferior to the interests held by Wells Fargo Bank, NA. Provided, however, that the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425 and 28 U.S.C. §2410(c), shall have one hundred and twenty (120) days from the date of the sale within which to redeem the property by virtue of its tax lien(s) herein by payment of the actual amount paid by the purchaser at the foreclosure sale, plus any amount in excess of the expenses necessarily incurred in connection with such property, less the income from such property, plus a reasonable rental value of such property. As required by 26 U.S.C. §7425(b), the United States of America, Internal Revenue Service has been given timely notice of this action.

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. 717-182037**

DATED January 31, 2011.

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

FOR SALE INFORMATION, VISIT WWW.MYFORECLOSURE.COM and WWW.REALTYTRAC.COM

Feb. 4, 11, 18, 2011 Pg11817

PROOF OF PUBLICATION

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER, the Publisher of 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:

February 4, 2011
February 11, 2011
February 18, 2011

THE WESTVIEW NEWSPAPER, LLC

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 18th day of **February 2011**, this instrument was signed and sealed in behalf of the corporation (or association), by authority of its Board of Directors and **Catron J. Kerr** 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

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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

January 31, 2011

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

91 7108 2133 3938 3026 5286

RE: Eric S. Charles and Wendy Charles
5271 Catspaw Drive
Antioch, Tennessee 37013
Loan No. 0086409315 / W&A No. 717-182037
FHA No. 483-3863629

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, Wendy Charles, 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. @@@@@ @@@@@
Wells Fargo Bank, N.A.
3476 Stateview
Fort Mill, SC 29715

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

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

4. Sale date and location: March 9, 2011 at 10:00 A.M. at the Bridgestone Arena in Nashville, Tennessee; and

5. The principal balance due is $267,339.75; and the approximate legal fees and costs are $2,500.00.

Thank you for your consideration and attention to this matter. Should you have any questions, please contact me at (501) 219-9388 (or facsimile at (501) 219-9458)).

Sincerely,

WILSON & ASSOCIATES, P.L.L.C.

Deanna Dorrough

Enclosures

cc w/enc:
@@@@@ @@@@@

CtoIRS_rsmith_110131_1104

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) 829-3903

Serial Number
673681810

For Optional Use by Recording Office

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 WENDY CHARLES

Residence 417 ASHEFORD CT
ANTIOCH, TN 37013-2354

BILL GARRETT, Davidson County
Trans:T20100042017 LIENFTL
Recvd: 07/09/10 09:25 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20100709-0053712

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)
1040	12/31/1999	XXX-XX-4038*	11/14/2005	12/14/2015	49000.51
1040	12/31/2000	XXX-XX-4038*	11/14/2005	12/14/2015	39450.80
1040	12/31/2001	XXX-XX-4038*	11/14/2005	12/14/2015	70065.66
1040	12/31/2002	XXX-XX-4038*	11/14/2005	12/14/2015	57562.20
1040	12/31/2003	XXX-XX-4038*	11/14/2005	12/14/2015	51882.77
1040	12/31/2005	XXX-XX-4038*	02/12/2007	03/14/2017	20797.89

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

Total $ 288759.83

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

the 01st day of July, 2010.

Signature R. A. Mitchell
for THERESA HARLEY

Title
ACS
(800) 829-3903

25-00-0008

(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 60025X

7/7-182837

3-9

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
Washington, D.C. 20224

SMALL BUSINESS/SELF-EMPLOYED DIVISION

February 14, 2011

Wilson & Associates, PLLC
1521 Merrill Drive, Suite D-220
Little Rock, AR 72211

Dear Ms. Dorrough:

This is to acknowledge receipt of your correspondence dated January 31, 2011 regarding Wendy Charles, 5271 Catspaw Drive, Antioch, TN 37013, TIN xxx-xx-4038*. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown below.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487, by calling 1-800-TAX-FORM. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact LaSonia Kimes, badge number 1000342229, telephone number, (615)250-5647, fax to (615)250-6008, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

L Dunn

Leticia Dunn
Technical Services Group Manager

Enclosure