RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Elyi Hernandez and Jose Hernandez

GRANTEE(s)
Federal National Mortgage Association

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:T20110080252 DEEDTRS
Recvd: 12/19/11 15:20 13 pgs
Fees:67.00 Taxes:0.00
20111219-0098893

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated August 3, 2007 and recorded August 14, 2007, as Instrument No. 20070814-0096858 in the Register's Office of Davidson County, Tennessee, Elyi Hernandez and Jose Hernandez conveyed to ROBERT M. WILSON JR, as Trustee for MERS as nominee for Countrywide Bank, F.S.B., 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, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP has appointed **SHELLIE WALLACE** as Successor Trustee and **COURTNEY MILLER** as Co-Trustee by instrument of record recorded on November 16, 2011 as Instrument No. 201111160089313 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 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP 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 September 30, 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 December 4, 2010 pursuant to Tennessee Code Annotated 35-5-117; and announcing the scheduled sale date of November 2, 2011; and on said date the sale was announced to be postponed to December 2, 2011; and

WHEREAS, pursuant to said advertisement and notice, on December 2, 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 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, at and for the sum of $151,921.24, that being the highest and best bid offered; and

WHEREAS, the said BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP has assigned its interest in said property to the Federal National Mortgage Association, its successors and 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 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP 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 Federal National Mortgage Association, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Being Lot Number 43 on the Plan of Revision One Bayview, Section Three Revision to Lots 47 & 48 of record in Plat Book 9700, Page 685, Revised in Plat Book 9700, page 749, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Subject to taxes for the year 2007, easements and restrictive covenants, if any, of record in the Register's Office for said County together with any modifications and amendments thereto.

Being the same property conveyed to Elyi Hernandez and Jose Hernandez by Warranty Deed recorded August 14, 2007, as Instrument No. 20070817-0096857, Register's Office for Davidson County, Tennessee.

Commonly known as: 2521 Bayview Drive, Nashville, Tennessee 37217.

Tax Parcel No.: 13605002500

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 Federal National Mortgage Association, its successors and assigns.

IN WITNESS WHEREOF, the said Co-Trustee has hereunto set his or her hand and seal this 6 day of December, 2011.

Courtney Miller
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, Courtney Miller, 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 6 day of Dec, 2011.

KAMI GARRETT
Notary Public-Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

Notary Public

My Commission Expires: 4-19-2021

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 $151,921.24, 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.

Courtney Miller
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, Courtney Miller, 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 6 day of Dec, 2011.

KAMI GARRETT
Notary Public-Arkansas
Saline County
My Commission Expires 04-19-2021
Commission #.12381845

Notary Public

My Commission Expires: 4-19-2021

PROPERTY OWNER OR AGENCY
RESPONSIBLE FOR PAYMENT OF TAXES:
Fannie Mae
P.O. Box 650043
Dallas, TX 75265-0043

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 Co-Trustee with a certain deed of trust, dated August 3, 2007, recorded August 14, 2007, as Instrument No. 20070814-0096858 in the Register's Office of Davidson County, Tennessee, executed by Elyi Hernandez and Jose Hernandez in favor of MERS as nominee for Countrywide Bank, F.S.B. to secure the payment of a deed of trust note to MERS as nominee for Countrywide Bank, F.S.B..

2. 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.

3. 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 6 day of December, 2011.

Courtney Miller
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, Courtney Miller, 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 10 day of Dec, 2020.

Notary Public

KAMI GARRETT
Notary Public-Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

My Commission Expires: 4-19-2021

DServiceMembersAffidavitTN_mokere_111202_1517

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
HERNANDEZ	JOSE	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:IC2P1RQLSP

Department of Defense Manpower Data Center

Nov-30-2011 22:34:56

Web page snapshots at 12/1/2011 1:30:31 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
HERNANDEZ	ELYI	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.

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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:MFMH1TSN8C

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

September 26, 2011

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

91 7108 2133 3939 2257 5279

RE: Jose Hernandez and Elyi Hernandez
2521 Bayview Drive
Nashville, Tennessee 37217
Loan No. 177777858 / W&A No. 726-201309

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, Jose L. Espinoza Hernandez, 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. Bank of America, N.A.
7105 Corporate Drive
Mail Stop PPX-C-35
Plano, TX 75024

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

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

4. Sale date and location: November 2, 2011 at 10:00 A.M. at the Bridgestone Arena in Nashville, Tennessee; and

5. The principal balance due is $134,500.57; 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.

Courtney Miller

Enclosures

cc w/enc:

CtoIRS_tcrow_110919_1526

3592

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELP EMPLOYED AREA #5
Lien Unit Phone: (800) 913-6050

Serial Number
632003510

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.

BILL GARRETT, Davidson County
Trans:T20100014771 LIENFTL
Recvd: 03/12/10 10:24 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20100312-0018998

Name of Taxpayer JOSE L ESPINOZA HERNANDEZ

Residence 500 CHEYENNE DR APT L 23
MADISON, TN 37115-4257

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	12/31/2002	XXX-XX-6679	05/19/2003	06/18/2013	
1040	12/31/2002	XXX-XX-6679	11/28/2005	12/28/2015	12088.44
1040	12/31/2003	XXX-XX-6679	06/07/2004	07/07/2014	
1040	12/31/2003	XXX-XX-6679	11/14/2005	12/14/2015	23041.96
1040	12/31/2006	XXX-XX-6679	06/25/2007	07/25/2017	
1040	12/31/2006	XXX-XX-6679	10/06/2008	11/05/2018	
1040	12/31/2006	XXX-XX-6679	02/22/2010	03/23/2020	152306.79
6721	12/31/2006	XXX-XX-6679	09/07/2009	10/07/2019	195.00

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

Total $ 187632.19

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

the 05th day of March, 2010.

Signature R. A. Mitchell
for TIMOTHY MAJORS

Title
REVENUE OFFICER
(615) 250-5638

25-06-1724

(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

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) 913-6050

Serial Number
637045110

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 JOSE L ESPINOZA HERNANDEZ

Residence
500 CHEYENNE DR APT L 23
MADISON, TN 37115-4257

BILL GARRETT, Davidson County
Trans:T20100015072 LIENFTL
Recvd: 03/29/10 11:01 1 pgs
Fees:12.00 Taxes:0.00
20100329-0023099

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	12/31/2007	XXX-XX-6679	06/16/2008	07/16/2018	
1040	12/31/2007	XXX-XX-6679	02/22/2010	03/23/2020	83968.45

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

Total $ 83968.45

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

the 23rd day of March, 2010

Signature K. A. Mitchell
for TIMOTHY MAJORS

Title
REVENUE OFFICER
(615) 250-5638

25-06-1724

(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

11-02

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

September 26, 2011

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

2011 SEP 29 PM 2:11

RE: Jose Hernandez and Elyi Hernandez
2521 Bayview Drive
Nashville, Tennessee 37217
Loan No. 177777858 / W&A No. 726-201309

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, Jose L. Espinoza Hernandez, 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. Bank of America, N.A.
7105 Corporate Drive
Mail Stop PPX-C-35
Plano, TX 75024

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

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

4. Sale date and location: November 2, 2011 at 10:00 A.M. at the Bridgestone Arena in Nashville, Tennessee; and

5. The principal balance due is $134,500.57; and the approximate legal fees and costs are $2,500.00.

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 August 3, 2007, and the Deed of Trust of even date securing the same, recorded August 14, 2007, as Instrument No. 20070814-0096858 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Jose Hernandez and Elyl Hernandez, conveying certain property therein described to ROBERT M. WILSON JR as Trustee for MERS as nominee for Countrywide Bank, F.S.B.; 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, 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:

Being Lot Number 43 on the Plan of Revision One Bayview, Section Three Revision to Lots 47 & 48 of record in Plat Book 9700, Page 865, Revised in Plat Book 9700, Page 748, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Subject to taxes for the year 2007, easements and restrictive covenants, if any, of record in the Register's Office for said County together with any modifications and amendments thereto.

ALSO KNOWN AS: 2821 Bayview Drive, Nashville, Tennessee 37217

The HB 3585 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: Jose Hernandez; Mortgage Electronic Registration Systems, Inc as nominee for Countrywide Bank, FSB; Countrywide Bank, FSB; Internal Revenue Service; Bank of America, N.A.; Elyl Hernandez

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. W&A No. 728-201309

DATED September 19, 2011.

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

By: Shellie Wallace

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

Sept. 30, Oct. 7, 14, 2011 Fg13309

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:

September 30, 2011
October 7, 2011
October 14, 2011

THE WESTVIEW NEWSPAPER, LLC

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 14th day of **October 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

22