**RECORDING LEGEND**

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Joni Lynn Drowne**

**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:T20120030078 DEEDTRS
Recvd: 04/25/12 08:49 7 pgs
Fees:37.00 Taxes:0.00
20120425-0035231

# TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated February 26, 2003 and recorded March 7, 2003, as Instrument No. 20030307-0030580 in the Register's Office of Davidson County, Tennessee, Joni Lynn Drowne conveyed to Arnold M Weiss, Attorney, as Trustee for Mortgage Electronic Registration System, INC.as nominee for Americas Wholesale Lender, 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 **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on March 19, 2012 as Instrument No. 20120319-0023152 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 January 20, 2012 and was advertised a total of three times, prior to actual sale date. A Notice of Right to Foreclose was mailed to the borrower(s) on November 16, 2011 pursuant to Tennessee Code Annotated 35-5-117; and announcing the scheduled sale date of February 15, 2012; and on said date the sale was announced to be postponed to March 16, 2012; and on said date the sale was announced to be postponed to April 13, 2012; and

WHEREAS, pursuant to said advertisement and notice, on April 13, 2012 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 $27,674.08, 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 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 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 Successor 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:

> All that certain lot or parcel of land situated in the County of Davidson, State of Tennessee, and being more particularly described as follows: Being Lot number 20B, Zone Lot Division of Lots 19 and 20 on the plan of Haywood Forest, Section 2, of record in plat Book 5200, at page 225, and as amended in Book 6250, page 229, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.
>
> Being the same property conveyed to Joni Lynn Drowne by Warranty Deed recorded September 14, 1990 , at Book 8196, Page 5, Register's Office for Davidson County, Tennessee.

Commonly known as: 126 Brenda Lane, Antioch, Tennessee 37013.

Tax Parcel No.: 14814031600

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 Successor Trustee has hereunto set his or her hand and seal this 20 day of April, 2012.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Partner
Wilson & Associates, PLLC
TN Bar #026039

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be authorized to execute the instrument on behalf of Wilson & Associates, PLLC the within-named bargainor, a corporation, and that such, 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 Little Rock, Arkansas this 20 day of April

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

_____
Notary Public

My Commission Expires: 4-19-21

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 $27,674.08, 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.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Partner
Wilson & Associates, PLLC
TN Bar #026039

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be authorized to execute the instrument on behalf of Wilson & Associates, PLLC the within-named bargainor, a corporation, and that such, 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 Little Rock, Arkansas, this 20 day of April, 2018.

KAMI GARRETT
Notary Public-Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381846

Notary Public

My Commission Expires: 4-19-21

**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 states as follows:

1. Wilson & Associates, PLLC is the Successor Trustee with a certain deed of trust, dated February 26, 2003, recorded March 7, 2003, as Instrument No. 20030307-0030580 in the Register's Office of Davidson County, Tennessee, executed by Joni Lynn Drowne in favor of Mortgage Electronic Registration System, INC.as nominee for Americas Wholesale Lender to secure the payment of a deed of trust note to Mortgage Electronic Registration System, INC.as nominee for Americas Wholesale Lender.

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 20 day of April, 2012.

Wilson & Associates, PLLC

By: _____

Shellie Wallace, Partner
Wilson & Associates, PLLC
TN Bar #026039

ACKNOWLEDGMENT

STATE OF Arkansas

COUNTY OF Pulaski

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Shellie Wallace, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be authorized to execute the instrument on behalf of Wilson & Associates, PLLC the within-named bargainor, a corporation, and that such, 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 Little Rock, Arkansas this 20 day of April,

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

Notary Public

My Commission Expires: 4-19-2021

DServiceMembersAffidavitTN_slee_120413_1051

Results as of : Apr-12-2012 07:20:13

Department of Defense Manpower Data Center

# Status Report
# Pursuant to the Servicemembers Civil Relief Act

Last Name: Drowne First Name: Joni Date Of Interest: Apr-12-2012

| Active Duty End Date | Status | Service Component |
|---|---|---|
| | On Active Duty On Date of Interest | |
| | No | NA |
| This response reflects the individual's active duty status based on the Date of Interest. | | |

| Left Active Duty Within 367 Days of Date Of Interest | |
|---|---|
| No | NA |
| This response reflects whether the individual left active duty status within 367 days preceding the Date of Interest. | |

| The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Date of Interest | |
|---|---|
| No | NA |
| This response reflects whether the individual or his/her unit has received early notification to report for active duty | |

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the date of interest as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

**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 February 28, 2003, and the Deed of Trust of even date securing the same, recorded March 7, 2003, as Instrument No. 20030307-0030580 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Joni Lynn Browne, conveying certain property therein described to Arnold M Weiss, Attorney as Trustee for Mortgage Electronic Registration System, Inc.as nominee for Americas Wholesale Lender; and the undersigned, 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 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 **February 15, 2012 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:

**All that certain lot or parcel of land situated in the County of Davidson, State of Tennessee, and being more particularly described as follows: Being Lot number 208, Zone Lot Division of Lots 19 and 20 on the plan of Haywood Forest, Section 2, of record in plat Book 5300, at page 229, and as amended in Book 6280, page 825, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.**

**ALSO KNOWN AS: 126 Brenda Lane, 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 future 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: Joni Lynn Browne

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. **WAA No. 726-184883**

DATED January 10, 2012

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

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

Jan. 20, 27, Feb. 3, 2012 RN14008

**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:

**January 20, 2012**
**January 27, 2012**
**February 3, 2012**

**THE WESTVIEW NEWSPAPER, LLC**

**By:** _____
**Catron J. Kerr, Administrative Assistant**

**STATE OF TENNESSEE**

On this 3rd day of **February 2012**, 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**