RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Un Suk Chang and Dong Yol Lee

GRANTEE(s)
Aubrey Hiam

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:T20120033381 DEEDTRS
Recvd: 05/07/12 10:18 7 pgs
Fees:38.00 Taxes:214.42
20120507-0039017

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated December 28, 2001 and recorded January 10, 2002, as Instrument No. 20020110-0004262 in the Register's Office of Davidson County, Tennessee, Un Suk Chang and Dong Yol Lee conveyed to Marshall L. Hix, as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Terrace Mortgage Company and Terrace Mortgage Company'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, Wells Fargo Bank NA has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on April 10, 2012 as Instrument No. 20120410-0030530 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 Wells Fargo Bank NA 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 March 30, 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 August 14, 2011 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on April 25, 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 Aubrey Hiam, at and for the sum of $57,950.00, 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 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 Aubrey Hiam 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 said Aubrey Hiam, 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 No. 490 on the Plan of Whispering Hills, Section 2-C, as of record in Book 2663, Page 67, Register's Office for Davidson County, Tennessee.
SAID Lot No. 490 fronts 87.6 feet on the northeastern margin of Whispering Hills Court and extends back between lines 208.9 feet on the southeasterly line and 212.0 feet on the northwesterly line to a rear line, measuring 76.0 feet thereon.

Being the same property conveyed to Un Suk Chang and husband, Dong Yol Lee by Warranty Deed recorded December 4, 1998 , at Book 11238, Page 665, Register's Office for Davidson County, Tennessee.

Commonly known as: 5004 Whispering Hills Court, Nashville, Tennessee 37211-5217.

Tax Parcel No.: 147 10 151.00

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 Aubrey Hiam, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 2 day of May 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 2 day of May, 2012.

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 $$57,950.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
Aubrey Hiam

ACKNOWLEDGMENT

STATE OF _____

COUNTY OF _____

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, _____, with who I am personally acquainted, and whom acknowledged that such person executed the within instrument for the purposes therein contained.

Witness my hand and seal at office in _____ this _____ day of _____, _____.

_____
Notary Public

My Commission Expires: _____

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Aubrey Hiam

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or true value, whichever is greater for this transfer is
$ 57,950
_____, **Affiant**
Subscribed and sworn before me this the
7 **Day of** May, **20**12
_____, **Deputy Register**

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 December 28, 2001, recorded January 10, 2002, as Instrument No. 20020110-0004262 in the Register's Office of Davidson County, Tennessee, executed by Un Suk Chang and Dong Yol Lee in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Terrace Mortgage Company and Terrace Mortgage Company's successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Terrace Mortgage Company and Terrace Mortgage Company's successors and assigns.

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 2 day of May, 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 2 day of May,

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_120425_1204

Department of Defense Manpower Data Center

Results as of: Apr-24-2012 12:26:43

Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name: Lee First Name: Dong Date Of Interest: Apr-24-2012

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

Department of Defense Manpower Data Center

Results as of: Apr-24-2012 12:26:44

Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name: Chang First Name: Un Date Of Interest: Apr-24-2012

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 December 28, 2001; and the Deed of Trust of even date securing the same, recorded January 10, 2002, as Instrument No. 20020110-0004282 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Un Suk Chang Dong Yol Lee and James Sun and K & S World Market, conveying certain property therein described to Marshall L. Hix as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Terrace Mortgage Company and Terrace Mortgage Company's successors and assigns; 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 **April 23, 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:

LAND in Davidson County, Tennessee, being Lot No. 490 on the Plan of Whispering Hills, Section 3-C, as of record in Book 3663, Page 67, Register's Office for Davidson County, Tennessee.

SAID Lot No. 490 fronts 87.6 feet on the northeastern margin of Whispering Hills Court and extends back between lines 206.9 feet on the southeasterly line and 212.0 feet on the northwesterly line to a rear line, measuring 78.0 feet thereon. ALSO KNOWN AS: 5004 Whispering Hills Court, Nashville, Tennessee 37211-5317

The HB 3589 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: **Un Suk Chang; Dong Yol Lee; James Sun and K & S World Market; Bank of America**

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. 1286-221868**

DATED March 22, 2012.

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

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

Mar. 30, Apr. 6, 13, 2012 Rh14495

PROOF OF PUBLICATION

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER, the Publisher of the NASHVILLE LEDGER, a weekly newspaper of general circulation printed in the State of Tennessee and distributed throughout Davidson, Williamson, Cheatham and Dixon counties in Tennessee, states that the hereto attached publication appeared in the NASHVILLE LEDGER on the following dates:

March 30, 2012
April 6, 2012
April 13, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____

Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **13th** day of **April 2012**, this instrument was signed and sealed on behalf of the corporation (or association), by authority of its Board of Directors and **Catron Kerr** acknowledged the instrument to be the free act and deed of the corporation (or association) and that the corporation has no corporate seal.

FPS

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