RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Kenneth Bowers

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:T20120062200 DEEDTRS
Recvd: 08/21/12 08:02 12 pgs
Fees:62.00 Taxes:0.00
20120821-0074762

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated December 31, 2004 and recorded January 5, 2005, as Instrument No. 20050105-0001769 in the Register's Office of Davidson County, Tennessee, Kenneth Bowers conveyed to Robert M. Wilson, Jr, as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Americas Wholesale Lender and Americas Wholesale Lenders 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, 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 May 10, 2012 as Instrument No. 20120510-0040552 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 July 6, 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 May 3, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on August 8, 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 $54,131.69, 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:

> Land in Davidson County, Tennessee, being Lot Number 49 and the east 19 and a half feet of Lot Number 50 on the Map of George E. Jackson's Subdivision of the Marable Lot, of record in Book 161, Page 86, Register's Office for Davidson County, Tennessee: Said lot and part of lot adjoin and front together 58 and a half feet on the Northerly side of Torbett, formerly Murry Street and run back between parallel lines, along the Westerly margin of an alley, 115 feet to an alley in the rear.

Being the same property conveyed to Kenneth Bowers by Warranty Deed recorded January 5, 2005, as Instrument No. 20050105-0001768, Register's Office for Davidson County, Tennessee.

Commonly known as: 3206 Torbett Street, Nashville, Tennessee 37209.

Tax Parcel No.: 092-05-0-314.00

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 Successor Trustee has hereunto set his or her hand and seal this 15 day of Aug., 2012

Wilson & Associates, PLLC

By: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Kristin A. Camp, 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 15 day of August, 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 $54,131.69, 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: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Kristin A. Camp, 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 15 day of August

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 states as follows:

1. Wilson & Associates, PLLC is the Successor Trustee with a certain deed of trust, dated December 31, 2004, recorded January 5, 2005, as Instrument No. 20050105-0001769 in the Register's Office of Davidson County, Tennessee, executed by Kenneth Bowers in favor of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Americas Wholesale Lender and Americas Wholesale Lenders successors and assigns. to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Americas Wholesale Lender and Americas Wholesale Lenders 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 15 day of Aug., 2012.

Wilson & Associates, PLLC

By: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

ACKNOWLEDGMENT

STATE OF Arkansas

COUNTY OF Pulaski

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Kristin A. Camp, 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 15 day of August, 2012.

Kami Garrett
Notary Public - Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

Notary Public

My Commission Expires: 4-19-2021

DServiceMembersAffidavitTN_wfiser_120808_1225

Department of Defense Manpower Data Center

Results as of : Aug-07-2012 12:21:23

SCRA 2.2.2

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: BOWERS First Name: KENNETH

Active Duty Status As Of: Aug-07-2012

Active Duty Start Date	Active Duty End Date	Status	Service Component
On Active Duty On Active Duty Status Date			
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

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

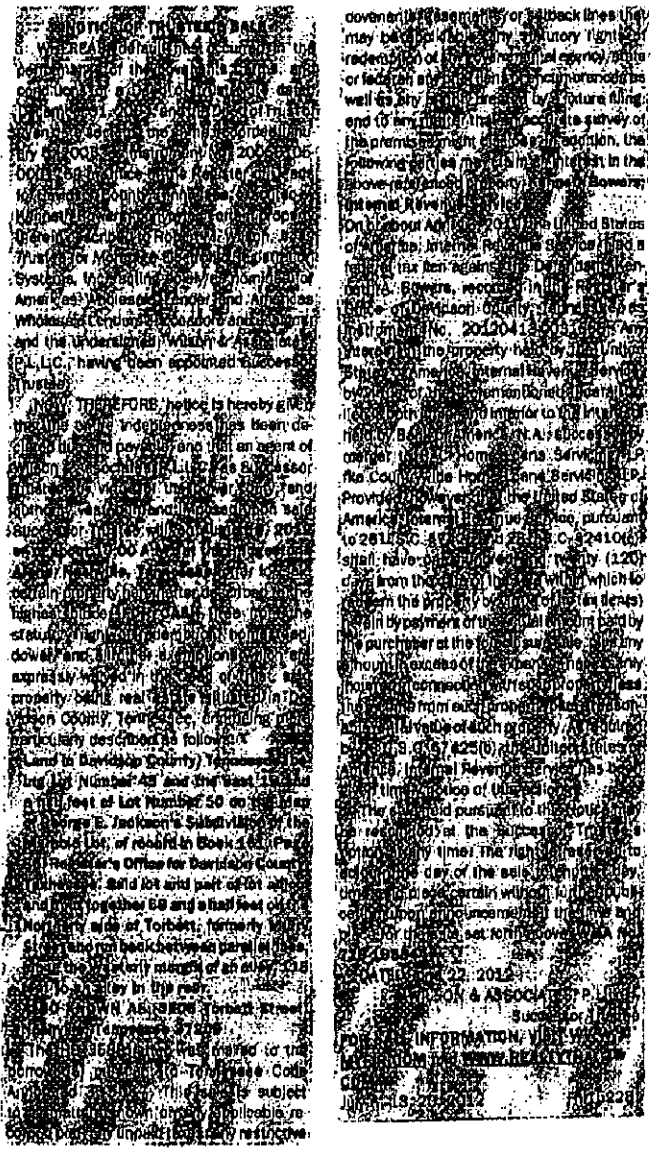
Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, 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**



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:

July 6, 2012
July 13, 2012
July 20, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **20th** day of **July 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

This Instrument Prepared by:
Wilson & Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, AR 72211
(501) 219-9388

AFFIDAVIT OF COMPLIANCE
WITH 26 U.S.C. §7425 (b) & 26 U.S.C. §7425 (c)

COUNTY OF PULASKI
STATE OF ARKANSAS

This 15 day of Aug., 2012, personally appearing before the undersigned, Kristin A. Camp, who states as follows:

That I am more than 18 years of age, suffer no legal disability

That default occurred on Deed of Trust dated December 31, 2004, executed by Kenneth Bowers, as mortgagor(s), in favor of Robert M. Wilson, Jr as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Americas Wholesale Lender and Americas Wholesale Lenders successors and assigns., and recorded January 5, 2005, as Instrument No. 20050105-0001769 in the Register's Office of Davidson County, Tennessee, encumbering the below-described property:

> Land in Davidson County, Tennessee, being Lot Number 49 and the east 19 and a half feet of Lot Number 50 on the Map of George E. Jackson's Subdivision of the Marable Lot, of record in Book 161, Page 86, Register's Office for Davidson County, Tennessee: Said lot and part of lot adjoin and front together 58 and a half feet on the Northerly side of Torbett, formerly Murry Street and run back between parallel lines, along the Westerly margin of an alley, 115 feet to an alley in the rear.
>
> Being the same property conveyed to Kenneth Bowers by Warranty Deed recorded January 5, 2005, as Instrument No. 20050105-0001768, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 3206 Torbett Street, Nashville, Tennessee 37209.

That a foreclosure sale of said property was scheduled for sale on August 8, 2012, at the Bridgestone Arena in Nashville, Tennessee.

That the Davidson County records indicated the following lien(s) in favor of the Internal Revenue Service, on the above referenced property, filed of record on April 13, 2012, as Instrument No. 20120413-0031666, in the real estate records of Davidson County, Tennessee.

That, pursuant to 26 U.S.C. §7425(b), notice of said sale, along with a copy of each lien in favor of the Internal Revenue Service, was provided to the Internal Revenue Service at least 25 days prior to the date of sale.

That, the notice letter to the Internal Revenue Service was mailed out via overnight mail on 29 day of June, 2012 and the tracking number for said notice letter is 91 7108 2133 3939 2256 9117 (See Attachment).

That the trustee has not received a response to the notice of sale; as such none can be attached to the trustee's deed.

WILSON AND ASSOCIATES, P.L.L.C.

By: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

ACKNOWLEDGMENT

STATE OF Arkansas
COUNTY OF Pulaski

Before me, the undersigned, personally appeared Kristin A. Camp, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be Successor-Trustee for Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, whose name is subscribed to the foregoing instrument, and who acknowledges that the contents of said Affidavit were true and correct and that the Affidavit was executed for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Kami Garrett
Notary Public - Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

_____
Notary Public

My Commission Expires:
4-19-2021

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

June 29, 2012

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

9171 7108 2133 3939 2256 9117

RE: Kenneth Bowers
3206 Torbett Street
Nashville, Tennessee 37209
Loan No. 85696434 / W&A No. 726-195844

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 lien filed against the Defendant, Kenneth A. Bowers, 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: August 8, 2012 at 10:00 A.M. at the Bridgestone Arena in Nashville, Tennessee; and

5. The principal balance due is $55,230.88; 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_120622_1037

10182

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
859646912

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 KENNETH A BOWERS

Residence
PO BOX 70825
NASHVILLE, TN 37207

BILL GARRETT, Davidson County
Trans:T20120027006 LIENFTL
Recvd: 04/13/12 10:29 1 pgs
Fees:12.00 Taxes:0.00
20120413-0031666

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	12/31/2008	XXX-XX-3215	02/23/2012	03/25/2022	191267.01

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

Total $ 191267.01

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

the 05th day of April, 2012.

Signature
for K. O. JUSTICE

Title
REVENUE OFFICER
(706) 291-5302

25-14-1454

(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