RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Cecilly Jane Sanders Miller

GRANTEE(s)
Reverse Mortgage Solutions, Inc.

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:T20120069884 DEEDTRS
Recvd: 09/17/12 13:10 7 pgs
Fees:38.00 Taxes:166.50
20120917-0084322

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated June 10, 2011 and recorded June 17, 2011, as Instrument No. 20110617-0046752 in the Register's Office of Davidson County, Tennessee, Cecilly Jane Sanders Miller conveyed to Southern Title Insurance Corp., as Trustee for Mortgage Electronic Registration System, Inc as nominee for Genworth Financial Home Equity Access, Inc, 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, Reverse Mortgage Solutions, Inc. has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on August 30, 2012 as Instrument No. 20120830-0078377 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 Reverse Mortgage Solutions, Inc. 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 August 10, 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 10, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on September 5, 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 Reverse Mortgage Solutions, Inc., at and for the sum of $45,000.00, 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 Reverse Mortgage Solutions, Inc. 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 Reverse Mortgage Solutions, Inc., 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 1 on the Cecilly Jane Sanders Miller Subdivision by survey from Stephen B Murrell dated April 8, 2011 of which said plat is of record in Instrument Number 201105130036900, and being a portion of Lot Number 23 on the Plan of Battlewood, Section III, as of record in Plat Book 3300, Page 4, and being further described as follows:
>
> This is to certify that I have surveyed the following property in Davidson County, Tennessee, to wit:
> Being a tract of land in the Sixth Civil District of Davidson County and being the same property conveyed to Cecilly Jane Sanders Miller, as evidenced in Instrument Number 20110307-0017856, in the Register's Office of Davidson County, Tennessee. Said property being more particularly described as follows:
>
> Lot 1 Cecilly James Sanders Miller Subdivision
>
> Beginning at an iron rod new in the Southwesterly Margin of Drummond Drive at a distance of 25 feet from the center of said drive, said iron rod new also lying South 41 degrees 25 minutes 33 seconds West, at a distance of 1.80 feet from an iron pipe old, being the Northwest boundary corner of Lot 22, section 3, Battlewood Subdivision, the Beverly J. Brown & Shirley D. Brown property as evidenced in Plat Book 3300, Page 4 and Book 3256, Page 301, in the Register's Office of Davidson County, Tennessee; thence with the West boundary line of the said Brown property, South 41 degrees 25 minutes 33 seconds West, at a distance of 317.04 feet to an iron rod

old at a chainlink fence in the Northeasterly Margin of Interstate 24; thence with the said margin and fence, North 44 degrees 23 minutes 41 seconds West, at a distance of 18.40 feet to iron rod old at the Southeast boundary corner of the Metropolitan Government of Nashville & Davidson County property, as evidenced in Book 7704, Page 769, in the Register's Office of Davidson County, Tennessee; thence leaving said margin and running with the East boundary of the said Metropolitan property, North 10 degrees 16 minutes 57 seconds East, at a distance of 171.04 feet to an iron rod new at the Northeast Boundary corner of the said Metropolitan property, said iron rod new also being the Southeast boundary corner of Lot 2 of the herein described Cecilly Jane Sanders Miller Subdivision; thence with the East boundary of the said Lot 2, North 10 degrees 16 minutes 57 seconds East, at a distance of 144.56 feet to an iron rod new; thence, North 41 degrees 54 minutes 03 seconds East, at a distance of 47.10 feet to an iron rod new in the Southwesterly margin of Drummond Drive; thence with the said Southwesterly Margin, South 48 degrees 05 minutes 57 seconds East, at a distance of 210.17 feet to the point of beginning, containing 0.81 acres or 35,417.7 square feet, more or less, according to a survey by Stephen B. Murrell, Tennessee R.L.S. Number 2462, of Xcel Land Surveying, on April 08, 2011.

Excluded from the above described property, but to be included in this conveyance is a triangular shaped ingress/egress & utilities easement across Lot 2, in favor of the above described property for the purpose of ingress/egress & utilities from the Southwesterly Margin of Drummond Drive to the Northwesterly boundary of the above described property. Said Easement being more particularly described as follows:

Ingress/egress & Utilities Easement

Beginning at an iron rod new in the Southwesterly Margin of Drummond Drive at a distance of 25 feet from the center of said drive, said iron rod new also being the most Northwest Boundary corner of Lot 1 of the Cecilly Jane Sanders Miller Subdivision, the above described property; thence with the Northwest Boundary of the said Lot 1, South 41 degrees 54 minutes 03 seconds East, at a distance of 47.10 feet to an iron rod new, being the east boundary corner of Lot 2, the said Cecilly Jane Sanders Miller Subdivision; thence with a new basement boundary line severing the lands of the said Lot 2, North 10 degrees 16 minutes 57 seconds East, at a distance of 55.31 feet to an iron rod new in the Southwesterly margin of Drummond Drive; thence with the said Southwesterly Margin, South 48 degrees 05 minutes 57 seconds East, at a distance of 29.00 feet point of beginning.

The above described property is subject to all maters as shown on the Final Plat of the Cecilly Jane Sanders Miller Subdivision, case number 2011S-025-001, as evidenced in the Register's Office of Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO; (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

Being the same property conveyed to Estate of Cecilly Jane Sanders Miller by Quitclaim deed recorded March 7, 2011 , as Instrument No. 20110307-0017856, Register's Office for Davidson County, Tennessee.

Commonly known as: 1038 Drummond Drive, Nashville, Tennessee 37211.

Tax Parcel No.: 11916005800

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 Reverse Mortgage Solutions, Inc., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 11 day of Sept., 2012.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Attorney
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 11 day of Sept, 2012.

Amanda Sherrod
Notary Public - Arkansas
Pulaski County
My Commission Expires 04-05-2022
Commission # 12387647

Amanda Sherrod
Notary Public

My Commission Expires: 4-5-22

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 $45,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Attorney
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 11 day of Sept, 2012.

Amanda Sherrod
Notary Public - Arkansas
Pulaski County
My Commission Expires 04-05-2022
Commission # 12387647

Amanda Sherrod
Notary Public

My Commission Expires: 4-5-22

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Reverse Mortgage Solutions, Inc.
2727 Spring Creek Drive
Spring, TX 77373

FHA No. 483-4660909

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 June 10, 2011, recorded June 17, 2011, as Instrument No. 20110617-0046752 in the Register's Office of Davidson County, Tennessee, executed by Cecilly Jane Sanders Miller in favor of Mortgage Electronic Registration System, Inc as nominee for Genworth Financial Home Equity Access, Inc to secure the payment of a deed of trust note to Mortgage Electronic Registration System, Inc as nominee for Genworth Financial Home Equity Access, Inc.

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 11 day of Sept., 2012.

Wilson & Associates, PLLC

By: _____
Shellie Wallace, Attorney
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 11 day of Sept, 2012.

Amanda Sherrod
Notary Public

My Commission Expires: 4-5-22

Amanda Sherrod
Notary Public - Arkansas
Pulaski County
My Commission Expires 04-05-2022
Commission # 12387647

FHA No. 483-4660909
DServiceMembersAffidavitTN_jdean_120905_1231

Department of Defense Manpower Data Center

Results as of : Sep-11-2012 05:50:44

SCRA 2.3

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: SANDERS MILLER

First Name: CECILLY

Middle Name: JANE

Active Duty Status As Of: Sep-11-2012

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
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			

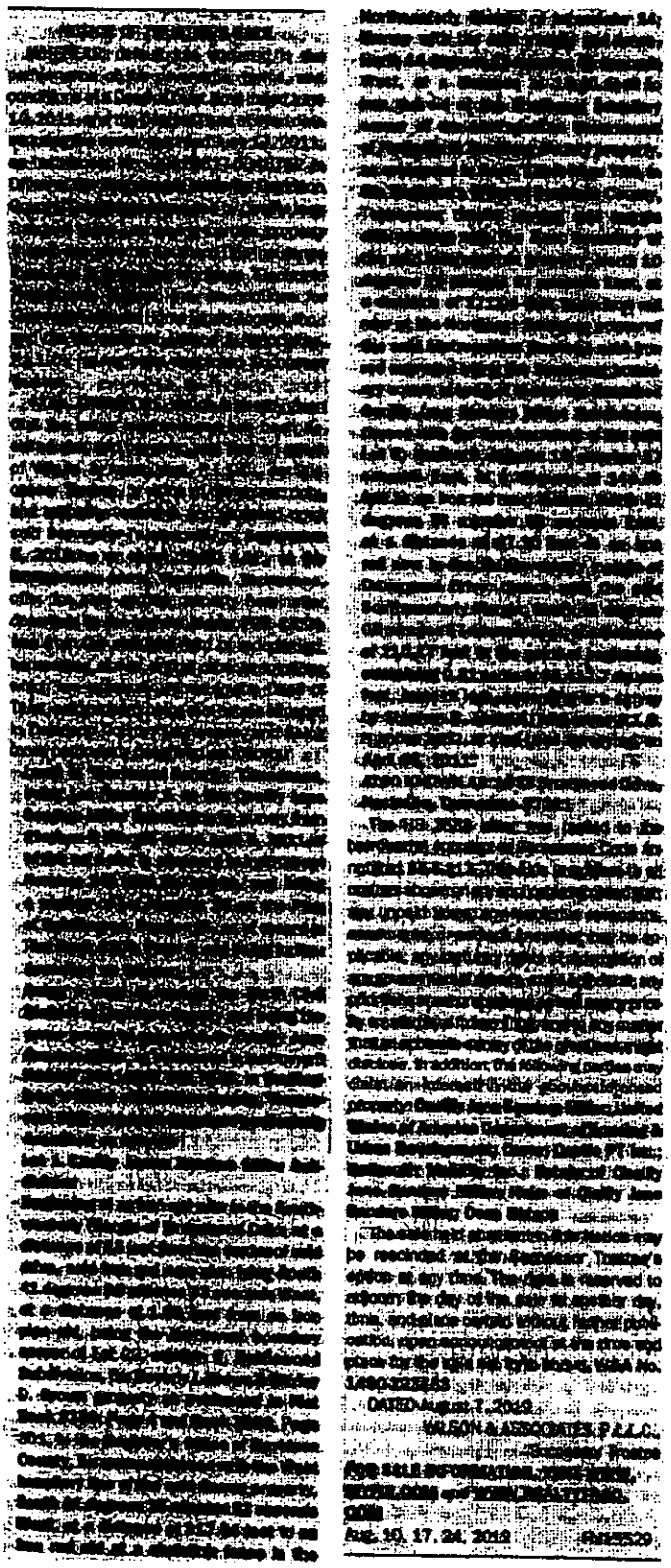
Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health,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



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, Dixon, Wilson, Robertson, Rutherford, Sumner and Montgomery counties in Tennessee, states that the hereto attached publication appeared in the NASHVILLE LEDGER on the following dates:

August 10, 2012
August 17, 2012
August 24, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **24th** day of **August 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.

10 **FPS**