RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Clayton D. Culp and Joanne Culp

GRANTEE(s)
The Secretary of Housing and Urban Development, his/her successors and/or assigns

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:T20120071943 DEEDTRS
Recvd: 09/24/12 15:55 7 pgs
Fees:37.00 Taxes:0.00
20120924-0086788

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated December 12, 2006 and recorded December 27, 2006, as Instrument No. 20061227-0159348 in the Register's Office of Davidson County, Tennessee, Clayton D. Culp and Joanne Culp a/k/a Jo Anne Culp conveyed to Mountain View Title, as Trustee for Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Synovus Mortgage Corp. and Synovus Mortgage Corp.'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, CitiMortgage, Inc. has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on May 7, 2012 as Instrument No. 20120507-0038915 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 CitiMortgage, 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 May 25, 2012 and was advertised a total of three times, prior to actual sale date; announcing the scheduled sale date of June 20, 2012; and on said date the sale was announced to be postponed to July 18, 2012; and on said date the sale was announced to be postponed to August 15, 2012. A Notice of Right to Foreclose was mailed to the borrower(s) on September 21, 2011 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on August 15, 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 CitiMortgage, Inc., at and for the sum of $93,419.68, that being the highest and best bid offered; and

WHEREAS, the said CitiMortgage, Inc. has assigned its interest in said property to The Secretary of Housing and Urban Development, his/her successors and/or 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 CitiMortgage, 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 Secretary of Housing and Urban Development, his/her successors and/or assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being described as follows: a certain Condominium apartment in Davidson County, being Unit Number M-17 on the Plan of Hobbs House Apartments, of record in Book 4595, Page 74, as amended in Book 5200, Page 54, both in the Register's Office for said Davidson County, Tennessee and to which plan reference is made for a complete description thereof.
>
> Being the same property conveyed to Clayton D. Culp and Joanne Culp by Warranty Deed recorded December 27, 2006 , as Instrument No. 20061227-0159347, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 2116 Hobbs Road, Apartment M17, Nashville, Tennessee 37215-3341.
> Tax Parcel No.: 131 020A 090.00

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 The Secretary of Housing and Urban Development, his/her successors and/or assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 20 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 20 day of Aug, 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 $93,419.68, 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 20 day of Aug, 2012.

Amanda Sherrod
Notary Public

My Commission Expires: 4-5-22

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Department of Housing and Urban Development
c/o Michaelson, Connor & Boul, Inc.
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108

FHA No. 4833698191

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

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 12, 2006, recorded December 27, 2006, as Instrument No. 20061227-0159348 in the Register's Office of Davidson County, Tennessee, executed by Clayton D. Culp and Joanne Culp a/k/a Jo Anne Culp in favor of Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Synovus Mortgage Corp. and Synovus Mortgage Corp.'s successors and assigns. to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Synovus Mortgage Corp. and Synovus Mortgage Corp.'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 20 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 20 day of Aug, 2012.

Amanda Sherrod

Notary Public

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

My Commission Expires: 4-5-22

FHA No. 4833698191
DServiceMembersAffidavitTN_jdean_120815_1103

Department of Defense Manpower Data Center

Results as of : Aug-14-2012 12:23:39

SCRA 2.3

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: CULP

First Name: JOANNE

Middle Name:

Active Duty Status As Of: Aug-14-2012

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

Department of Defense Manpower Data Center

Results as of : Aug-14-2012 12:23:35

SCRA 2.3

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: CULP
First Name: CLAYTON
Middle Name: D.
Active Duty Status As Of: Aug-14-2012

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			

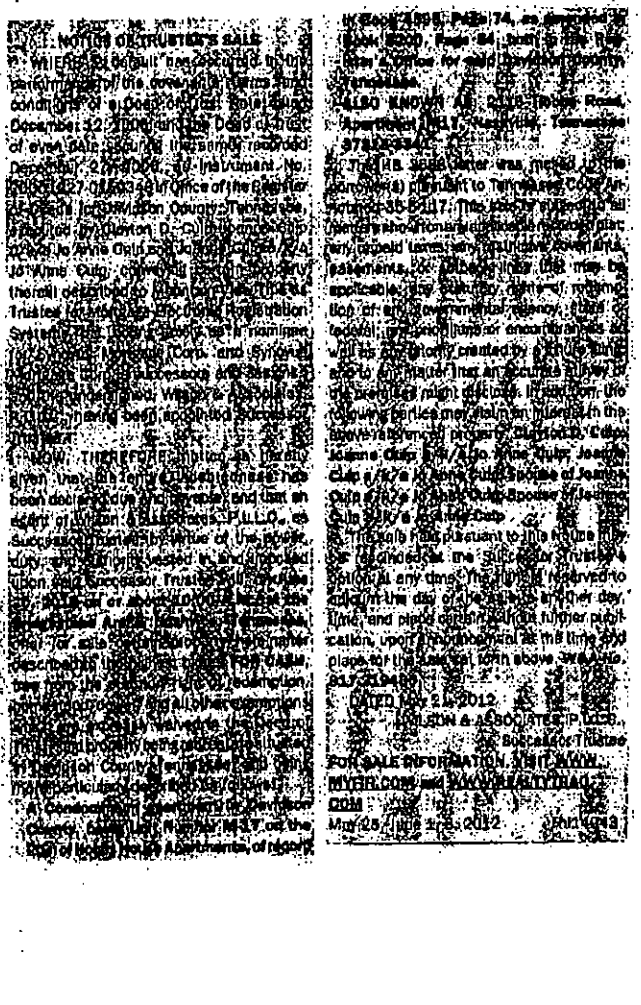
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Mary M. Snavely-Dixon

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



NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 12, 2006 (the "Deed of Trust") of even date, securing the sum of recorded December 21, 2006, as Instrument No. 20061227-0153344 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Clinton D. Cullum and wife, Jo Anne Cullum and Joseph Cullum a/k/a Joseph Anne Cullum, conveying certain property therein described to Main Street Title, LLC, Trustee for Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for Lender, Homeside Corp. and Synovus Mortgage Corp., successors and assigns of MERS, which Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A. as Successor Trustee; and

NOW, THEREFORE, notice is hereby given that the undersigned Successor Trustee has been duly appointed and that an agent of Hutton & 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 the 25th day of June, 2012 at or about 10:00 A.M. at the South East Entrance to the Davidson County Courthouse, Nashville, Tennessee, offer for sale and sell at public outcry to the highest bidder for cash, free from the equity of redemption, homestead, dower and all other exemptions which are expressly waived in the Deed of Trust, the property being described as follows in Davidson County, Tennessee, and being more particularly described as follows:

A Condominium unit situated in Davidson County, Tennessee, known as Unit No. 1317 on the Plan of Hickory Hollow Apartments, of record in Book 4995, Page 74, as amended in Book 5000, Page 84, both in the Register's Office for said Davidson County, Tennessee.

ALSO KNOWN AS: 1317 Hickory Hollow Road, Apartment 1317, Nashville, Tennessee 37218-2342

The U.S. Bank Center was mailed to the borrower(s) pursuant to Tennessee Code Annotated 35-5-117. The notice advised all persons who claimed some equitable ownership, lien, or claim of same, or claiming under any deed, assignment, or pledge of the title to said property that may be applicable, any statutory right of redemption of any governmental agency, state or federal, or any liens or encumbrances as well as any priority created by a filing after the date of the Deed of Trust in the Office of the Register of Deeds for Davidson County, Tennessee, that might affect the title to said property. Clinton D. Cullum a/k/a Clinton Cullum and wife, Jo Anne Cullum a/k/a Jo Anne Cullum, Joseph Cullum a/k/a Joseph Anne Cullum, Joseph Cullum a/k/a Joseph Anne Cullum, Spouse of Jo Anne Cullum a/k/a Joseph Cullum

The sale is made pursuant to the notice that the undersigned, the said Successor Trustee, is authorized at any time thereafter 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 on the date.

DATED this 21 day of May, 2012.

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

FOR SALE INFORMATION, VISIT WWW.MYER.COM and WWW.FIDELITYTRAD.COM

May 25, June 1, 8, 2012

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:

May 25, 2012
June 1, 2012
June 8, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 8th day of **June 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