RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
James Yates

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:T20120087882 DEEDTRS
Recvd: 11/16/12 14:01 12 pgs
Fees:62.00 Taxes:0.00
20121116-0106066

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated October 19, 2007 and recorded October 26, 2007, as Instrument No. 20071026-0126648 in the Register's Office of Davidson County, Tennessee, James Yates conveyed to David R. Wilson, as Trustee for Chase Bank USA, N.A., 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, JPMorgan Chase Bank, National Association has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on October 22, 2012 as Instrument No. 20121022-0096623 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 JPMorgan Chase Bank, National Association 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 October 5, 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 June 29, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on November 7, 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 JPMorgan Chase Bank, National Association, at and for the sum of $103,970.89, that being the highest and best bid offered; and

WHEREAS, the said JPMorgan Chase Bank, National Association 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 JPMorgan Chase Bank, National Association 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 89, Hermitage Hills, Section Twelve, as shown on Plat of record in Plat Book 4675, Page 125, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.
>
> This conveyance is subject to any and all existing easements and restrictions as shown of record.
>
> Being the same property conveyed to James Yates by Warranty Deed recorded May 24, 2007, as Instrument No. 20070524-0062017, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 856 and 858 Heritage Trail, Hermitage, Tennessee 37076.
>
> Tax Parcel No.: 075 01 026.00

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 12 day of NOV., 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 12 day of NOV.,

_____
Notary Public

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

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 $103,970.89, 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 12 day of NOV.,

_____
Notary Public

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

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 October 19, 2007, recorded October 26, 2007, as Instrument No. 20071026-0126648 in the Register's Office of Davidson County, Tennessee, executed by James Yates in favor of Chase Bank USA, N.A. to secure the payment of a deed of trust note to Chase Bank USA, N.A..

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 12 day of Nov., 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 12 day of Nov, 2020.

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

Notary Public

My Commission Expires: 4-19-2021

DServiceMembersAffidavitTN_bboone_121108_850

Department of Defense Manpower Data Center

Results as of : Nov-02-2012 12:23:46

SCRA 2.3

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: YATES
First Name: JAMES
Middle Name:
Active Duty Status As Of: Nov-02-2012

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	**$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 October 19, 2007, and the Deed of Trust of even date securing the same, recorded October 26, 2007, as Instrument No. 20071026-0126648 in Office of the Register of Deeds for Davidson County, Tennessee, executed by James Yates James Yates and James Yates, conveying certain property therein described to David R. Wilson as Trustee for Chase Bank USA, N.A., 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 **November 7, 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 88, Hermitage Hills, Section Twelve, as shown on Plat of record in Plat Book 4675, Page 125.

ALSO KNOWN AS: 856 and 858 Heritage Trail, Hermitage, Tennessee 37076

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 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: **James Yates; Internal Revenue Service; James Yates; James Yates**

On or about December 2, 2011, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, James & Carolyn Yates, recorded in the Register's Office of Davidson County, Tennessee, as Instrument No. 20111202-0093951. Any interest in the property held by the United States of America, Internal Revenue Service, by virtue of the aforementioned federal tax lien is both junior and inferior to the interests held by JPMorgan Chase Bank, National Association. Provided, however, that the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425 and 28 U.S.C. §2410(c), shall have one hundred and twenty (120) days from the date of the sale within which to redeem the property by virtue of its tax lien(s) herein by payment of the actual amount paid by the purchaser at the foreclosure sale, plus any amount in excess of the expenses necessarily incurred in connection with such property, less the income from such property, plus a reasonable rental value of such property. As required by 26 U.S.C. §7425(b), the United States of America, Internal Revenue Service has been given timely notice of this action.

On or about December 2, 2011, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, James R. Yates, recorded in the Register's Office of Davidson County, Tennessee, as Instrument No. 20111202-0093950. Any interest in the property held by the United States of America, Internal Revenue Service, by virtue of the aforementioned federal tax lien is both junior and inferior to the interests held by JPMorgan Chase Bank, National Association. Provided, however, that the United States of America, Internal Revenue Service, pursuant to 26 U.S.C. §7425 and 28 U.S.C. §2410(c), shall have one hundred and twenty (120) days from the date of the sale within which to redeem the property by virtue of its tax lien(s) herein by payment of the actual amount paid by the purchaser at the foreclosure sale, plus any amount in excess of the expenses necessarily incurred in connection with such property, less the income from such property, plus a reasonable rental value of such property. As required by 26 U.S.C. §7425(b), the United States of America, Internal Revenue Service has been given timely notice of this action.

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. 700-200922**

DATED September 28, 2012

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

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

Oct. 5, 12, 19, 2012 Fhl16063

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:

October 5, 2012
October 12, 2012
October 19, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 19th day of **October 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.

30

FPS

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

"EXHIBIT B"

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

COUNTY OF PULASKI
STATE OF ARKANSAS

This 12 day of Nov., 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 October 19, 2007, executed by James Yates, as mortgagor(s), in favor of David R. Wilson as Trustee for Chase Bank USA, N.A., and recorded October 26, 2007, as Instrument No. 20071026-0126648 in the Register's Office of Davidson County, Tennessee, encumbering the below-described property:

> Land in Davidson County, Tennessee, being Lot 89, Hermitage Hills, Section Twelve, as shown on Plat of record in Plat Book 4675, Page 125, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.
>
> This conveyance is subject to any and all existing easements and restrictions as shown of record.
>
> Being the same property conveyed to James Yates by Warranty Deed recorded May 24, 2007, as Instrument No. 20070524-0062017, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 856 and 858 Heritage Trail, Hermitage, Tennessee 37076 .

That a foreclosure sale of said property was scheduled for sale on November 7, 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 December 2, 2011, as Instrument No. 20111202-0093951, 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 1st day of October, 2012 and the tracking number for said notice letter is 91 7108 2133 3939 2370 4852 (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 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.

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

_____
Notary Public

My Commission Expires:
4-19-2021

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

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

October 1, 2012

9171 7108 2133 3939 2370 4852

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

RE: James Yates James Yates and James Yates
856 and 858 Heritage Trail
Hermitage, Tennessee 37076
Loan No. 0026810754 / W&A No. 700-200922

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 tax lien filed against the Defendant, James & Carolyn Yates, 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. JPMorgan Chase Bank, N.A., SBM to Chase Home Finance, LLC
Attn: Correspondence Mail
Mail Code LA4-555 - 700 Kansas Lane
Monroe, LA 71203

2. A copy of the federal tax lien(s);

3. A copy of the property description and title opinion;

4. Sale date and location: November 7, 2012 at 10:00 A.M. at the Bridgestone Arena in Nashville, Tennessee; and

5. The principal balance due is $68,853.80; 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.

Angela Boyd

Form 668 (Y)(c)
(Rev. February 2004)

10182

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
832330111

For Optional Use by Recording Office

BILL GARRETT, Davidson County
Trans:T20110076068 LIENFTL
Recvd: 12/02/11 08:52 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20111202-0093951

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 JAMES R & CAROLYN YATES

Residence PO BOX 639
HERMITAGE, TN 37076-0639

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	12/31/2009	XXX-XX-0289	03/30/2009	04/29/2019	41516.53

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

Total $ 41516.53

This notice was prepared and signed at NASHVILLE, TN, on this, the 25th day of November, 2011.

Signature [signature] Title ACS SBSE 25-00-0008
for FRED BANKS (800) 829-3903

(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

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) 829-3903

Serial Number
832330011

For Optional Use by Recording Office

BILL GARRETT, Davidson County
Trans:T20110076068 LIENFTL
Recvd: 12/02/11 09:52 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20111202-0093950

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 JAMES R YATES

Residence
PO BOX 639
HERMITAGE, TN 37076-0639

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	12/31/2003	XXX-XX-0289	03/30/2009	04/29/2019	21091.27

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

Total $ 21091.27

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

the 25th day of November, 2011.

Signature
for FRED BANKS

Title
ACS SBSE
(800) 829-3903

25-00-0008

(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