**RECORDING LEGEND**
PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Jeremy Tidwell, and Delmor Tidwell and Myra Tidwell**

**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:T20120089716 DEEDTRS
Recvd: 11/26/12 12:34 8 pgs
Fees:42.00 Taxes:0.00
20121126-0108242

# TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated April 28, 2005 and recorded May 4, 2005, as Instrument No. 20050504-0049652 in the Register's Office of Davidson County, Tennessee, Jeremy Tidwell, Delmor Tidwell and Myra Tidwell conveyed to Charles E. Tonkin, II A Knox County Resident, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Investors Group, its 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, JPMorgan Chase Bank, National Association has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on May 18, 2012 as Instrument No. 20120518-0043200 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; announcing the scheduled sale date of July 11, 2012; said advertisement began on May 25, 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 February 17, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on July 11, 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 $74,601.96, 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 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 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 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:

> Being Lot Number 57 on the Plan of Urbandale; Section 1, as of record in Book 1835, Page 45, said Register's Office. Said Lot Number 57 fronts 50 feet on the Northerly margin of Urbandale Avenue and extends back between parallel lines 125 feet to a dead line.
>
> Being the same property conveyed to Jeremy Tidwell, and Delmor Tidwell and Myra Tidwell by Warranty Deed recorded May 4, 2005, as Instrument No. 20050504-0049650, Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 5508 Urbandale Avenue, Nashville, Tennessee 37209.
>
> Tax Parcel No.: 09110020000

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 17 day of July, 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 17 day of July, 2012.

_____
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 $74,601.96, 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 17 day of July, 2012.

_____
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:**
U.S. Department of Housing and Urban Development
c/o Michaelson, Connor & Boul, Inc.
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108

# 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 April 28, 2005, recorded May 4, 2005, as Instrument No. 20050504-0049652 in the Register's Office of Davidson County, Tennessee, executed by Jeremy Tidwell Delmor Tidwell and Myra Tidwell in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Investors Group, its successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Investors Group, its 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 17 day of July, 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 17 day of July, 2012.

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

Notary Public

My Commission Expires: 4-19-2021

FHA No.
DServiceMembersAffidavitTN_bboone_120711_1627

Department of Defense Manpower Data Center

Results as of : Nov-21-2012 09:57:45

SCRA 2.3

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: TIDWELL

First Name: JEREMY

Middle Name:

Active Duty Status As Of: Nov-21-2012

| 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 : Nov-21-2012 09:58:15

SCRA 2.3

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: TIDWELL
First Name: DELMOR
Middle Name:
Active Duty Status As Of: Nov-21-2012

| 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 : Nov-21-2012 09:58:43

SCRA 2.3

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: TIDWELL

First Name: MYRA

Middle Name:

Active Duty Status As Of: Nov-21-2012

| 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 | | | |

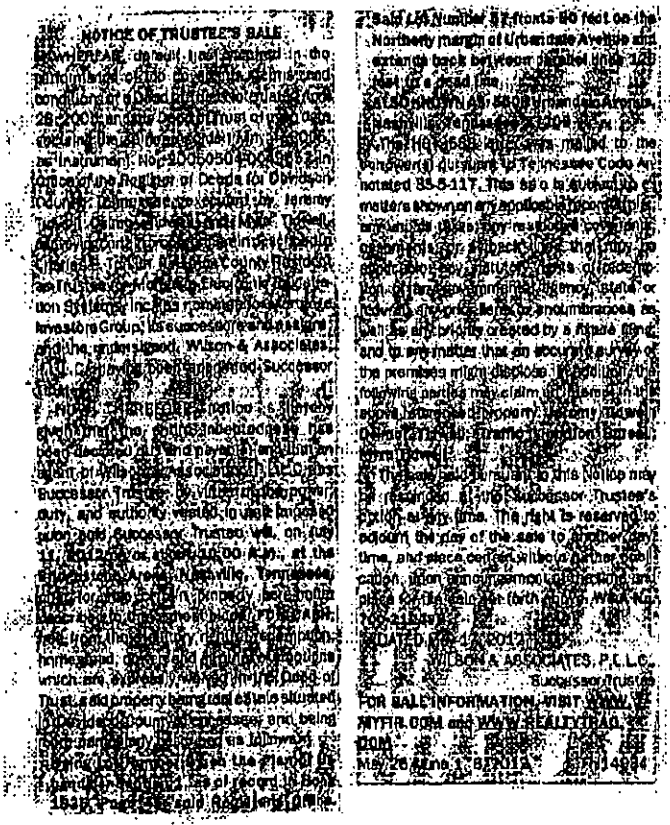
Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, 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 conditions of the secured indebtedness and obligations secured by a Deed of Trust of record in Book 28200 Page 265 Davidson County Register's Office (the "Deed of Trust"), which Deed of Trust secures, inter alia, the payment of one promissory note (the "Note") in the original principal amount of $153,600.00, executed by Jeremy Tidwell, an unmarried man (the "Maker"), payable to the order of Mortgage Investors Group, its successors and assigns, and the undersigned, Wilson & Associates, P.L.L.C., as Trustee, and/or Successor Trustee; and

WHEREAS, the holder of the Note has declared the entire unpaid principal balance of the Note, together with all interest accrued thereon, to be immediately due and payable; and

WHEREAS, the undersigned Successor Trustee, by virtue of the power and authority vested in and imposed upon said Successor Trustee, will, on July 11, 2012 at or about 10:00 A.M., at the Davidson County Courthouse, Nashville, Tennessee, the place for holding the Circuit Court next after the advertisement of this sale, publicly sell to the highest bidder for cash, the following described property, to-wit:

Land in Davidson County, Tennessee, being Lot Number 37, fronts 80 feet on the Northerly margin of Urbandale Avenue and extends back between parallel lines 120 feet to a dead line.

BEING the same property conveyed to Jeremy Tidwell, an unmarried man, by deed from Mortgage Investors Group, Inc., a Florida corporation, dated 10/26/2005, of record in Book 20050504-0109643, Register's Office for Davidson County, Tennessee.

Property is commonly known as 1536 Urbandale Avenue, Nashville, TN 37216 and is improved with a single family residence.

Said property being commonly known as 1536 Urbandale Avenue, Nashville, TN 37216 and being improved with a single family residence.

Said Lot Number 37 fronts 80 feet on the Northerly margin of Urbandale Avenue and extends back between parallel lines 120 feet to a dead line.

BEING the same property conveyed to Jeremy Tidwell, an unmarried man, by deed from Mortgage Investors Group, Inc., a Florida corporation, dated 10/26/2005, of record in Book 20050504-0109643, Register's Office for Davidson County, Tennessee.

Property is commonly known as 1536 Urbandale Avenue, Nashville, TN 37216 and is improved with a single family residence.

The Holder of the Note has elected to exercise the option to foreclose the Deed of Trust pursuant to the power(s) of sale granted by the Deed of Trust and applicable law, including Tennessee Code Annotated 35-5-117. This sale is subject to all matters shown on any applicable recorded plat, all unpaid taxes, any restrictions, easements, conditions, reservations, rights of way, leases, and matters that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above described property: Jeremy Tidwell, Catron Kerr, Franklin Limited Partnership, Tennessee Department of Revenue, Internal Revenue Service, Metropolitan Government of Nashville and Davidson County, Tennessee, Mortgage Investors Group, Inc., and Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Investors Group, Inc.

The sale hereunder pursuant to this notice may be rescinded at any time by the Successor Trustee. If the sale is rescinded, the Successor Trustee's only obligation will be to refund the amount deposited with the Successor Trustee at the time of sale, without interest. 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 of the sale set forth above. WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED this 17th day of May, 2012.

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

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

May 25, June 1, 8, 2012 FPN14944

**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**