**RECORDING LEGEND**

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Josephine G. Ballet**

**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:T20120092987 DEEDTRS
Recvd: 12/05/12 13:31 6 pgs
Fees:32.00 Taxes:0.00
20121205-0112012

# TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated November 5, 2007 and recorded November 19, 2007, as Instrument No. 20071119-0135058 in the Register's Office of Davidson County, Tennessee, Josephine G. Ballet conveyed to Robert M. Wilson, Jr., 1521 Merrill Dr., Ste. D-220, Little Rock, AR 72211, as Trustee for Countrywide Bank, F.S.B., 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 November 7, 2012 as Instrument No. 20121107-0102877 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 November 2, 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 July 12, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on November 28, 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 $114,994.36, that being the highest and best bid offered; and

WHEREAS, the said Reverse Mortgage Solutions, Inc. 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 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 Federal National Mortgage Association, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

A certain tract or parcel of land located in Davidson County, Tennessee, described as follows to-wit:

Being Lot Number 10 on the Plan of Pharris Place Subdivision, Phase Three, as shown by plat of record in Instrument Number 20060324-0033840, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

This conveyance is subject to Restrictions of Record in Instrument Number 20050526-0059558 and 20060503-0051412; Easement of Record in Instrument Number 20050712-0080680; and all matters of record in plat in Instrument Number 20060324-003840, Register's Office for Davidson County.

Being the same property conveyed to Josephine G. Ballet by Warranty Deed recorded January 31, 2007 , as Instrument No. 20070131-0012897, Register's Office for Davidson County, Tennessee.

Commonly known as: 548 Rothwood Avenue, Madison, Tennessee 37115.

Tax Parcel No.: 052050B01300CO

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 29 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 29 day of Nov, 2012.

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

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 $114,994.36, 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 29 day of Nov, 2012.

Notary Public
My Commission Expires: 4-5-22

**PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:**
Fannie Mae
P.O. Box 650043
Dallas, TX 75265-0043

FHA No. 483-3783651-952

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 November 5, 2007, recorded November 19, 2007, as Instrument No. 20071119-0135058 in the Register's Office of Davidson County, Tennessee, executed by Josephine G. Ballet in favor of Countrywide Bank, F.S.B. to secure the payment of a deed of trust note to Countrywide Bank, F.S.B..

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 29 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 29 day of Nov, 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. 483-3783651-952
DServiceMembersAffidavitTN_jdean_121128_1206

Department of Defense Manpower Data Center

Results as of : Nov-28-2012 10:23:12

SCRA 2.3

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: BALLET

First Name: JOSEPHINE

Middle Name: G

Active Duty Status As Of: Nov-28-2012

| 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**

**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 November 5, 2007, and the Deed of Trust of even date securing the same, recorded November 19, 2007, as Instrument No. 20071119-0135058 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Josephine G. Ballet, conveying certain property therein described to Robert M. Wilson, Jr., 1521 Merrill Dr., Ste. D-220, Little Rock, AR 72211 as Trustee for Countrywide Bank, F.S.B.; 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 28, 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:

**A certain tract or parcel of land located in Davidson County, Tennessee, described as follows to-wit:**

**Being Lot Number 10 on the Plan of Pharris Place Subdivision, Phase Three, as shown by plat of record in Instrument Number 20060324-0033840, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.**

**This conveyance is subject to Restrictions of Record in Instrument Number 20060526-0069658 and 20060602-0081412; Easement of Record in Instrument Number 20050712-0090690; and all matters of record in plat in Instrument Number 20060324-0033840, Register's Office for Davidson County.**

**ALSO KNOWN AS: 548 Rothwood Avenue, Madison, Tennessee 37115**

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 future 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: **Josephine G. Ballet; Secretary of Housing & Urban Development; The Estate of Josephine G. Ballet; The Heirs of Josephine G. Ballet**

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. 1490-226790**

DATED October 23, 2012

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

**FOR SALE INFORMATION, VISIT WWW.MYFIR.COM and WWW.REALTYTRAC.COM**

Nov. 2, 9, 16, 2012 Fh16464

## 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:

**November 2, 2012**
**November 9, 2012**
**November 16, 2012**

**THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER**

By: _____

**Catron J. Kerr, Administrative Assistant**

STATE OF TENNESSEE

On this 16th day of **November 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.

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**FPS**