RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Robert L. Crutcher

GRANTEE(s)
The Secretary of Veterans Affairs, an Officer of the United States of America, successors and assigns at 1700 Clairmont Road, Decatur, GA 30033-4032

This Instrument Prepared By:
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDTRS
Recvd: 01/24/13 09:44 13 pgs
Fees:67.00 Taxes:0.00
20130124-0007716

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated June 23, 2004 and recorded July 6, 2004, as Instrument No. 20040706-0079865 in the Register's Office of Davidson County, Tennessee, Robert L. Crutcher conveyed to Transcontinental Title, as Trustee for America's Choice Mortgage, 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, CitiMortgage, Inc. has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on November 29, 2012 as Instrument No. 20121129-0109417 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 December 14, 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 April 16, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on January 16, 2013 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 $39,659.00, 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 Veterans Affairs, an Officer of the United States of America, successors and assigns, at 1700 Clairmont Road, Decatur, GA 30033-4032; 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 Veterans Affairs, an Officer of the United States of America, successors and assigns, at 1700 Clairmont Road, Decatur, GA 30033-4032, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

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

Land in Davidson County, Tennessee, being Lot No. 25, Block A on the Map of Crittenden Estates, of record in Book 974, Page 69, Register's Office for Davidson County, Tennessee.

Said Lot No. 25 fronts 50 feet on the South side of Harrington Street and runs back between parallel lines 165 feet to a dead line.

Being the same property conveyed to Kelvin Brown and Carla Whittaker-Brown by Quitclaim deed recorded October 15, 2010 , as Instrument No. 20101015-0082723, Register's Office for Davidson County, Tennessee.

Commonly known as: 328 Harrington Avenue, Madison, Tennessee 37115.
Tax Parcel No.: 052 01 095.00

The above-described property is conveyed subject to the rights of the State of Tennessee to redeem the property as provided for in §67-1-1433(c)(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 Secretary of Veterans Affairs, an Officer of the United States of America, successors and assigns, at 1700 Clairmont Road, Decatur, GA 30033-4032.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 21 day of Jan, 2013

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 21 day of Jan, 2013.

BRITTANY SIMS Comm. No. 12390928 NOTARY PUBLIC My Comm. Exp. 10-12-2022 SALINE CO., ARKANSAS

_____
Notary Public
My Commission Expires: 10/12/22

AFFIDAVIT FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $39,659.00, 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 21 day of Jan, 2013.

_____
Notary Public
My Commission Expires: 10/12/22

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Department of Veterans Affairs
VA Regional Loan Center
P.O. Box 100023
Decatur, GA 30031-7023

VA No. LH-0202060524060

BRITTANY SIMS Comm. No. 12390928 NOTARY PUBLIC My Comm. Exp. 10-12-2022 SALINE CO., ARKANSAS

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

December 19, 2012

Wilson & Associates, P.L.L.C.
1521 Merrill Dr., Suite D-220
Little Rock, AR 72211

Re: Foreclosure Sale of Property Owned by Robert L. Crutcher
W&A# 817-212559

Ref: Taxpayer **Carla Brown**
Entity Number: **002 xxx-xx-4474/000**

This is in reference to your letter dated December 10, 2012 regarding a foreclosure sale of property wherein the above-captioned taxpayer(s) may have a claim of interest, pursuant to the provisions of T.C.A. § 67-1-1401 et. seq..

The Tennessee Department of Revenue does not have any known liens filed against the taxpayer(s). The most recent lien was **released** on July 22, 2011 Instrument #: 20110722-0056152 & 20110722-0056151, recorded with the Register of Deeds, Davidson County, Tennessee.

I trust that this has answered your letter, but if not, please let me know.

Lori S. Fernandez, Account Technician I
Special Procedures Section
Revenue Enforcement Division
Tennessee Department of Revenue

SP/bt
c: *file*

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

December 10, 2012

Ms. Becky Tellas
Tennessee Department of Revenue
P.O. Box 190665
Nashville, Tennessee 37219-0665

91 7108 2133 3939 2368 0309

RE: Robert L. Crutcher
328 Harrington Avenue
Madison, Tennessee 37115
W&A No. 817-212559
VA No. LH-0202060524060

Dear Ms. Tellas:

Pursuant to the above-referenced nonjudicial foreclosure proceeding, enclosed are copies of the following documents:

1. Notice of Trustee's Sale;
2. Tennessee State Tax Lien; and
3. First and last pages from the Deed of Trust pertinent to the subject property.

By virtue of this letter, I am giving notice as required of a possible state tax lien filed against the Defendant, Carla Brown, said lien being more particularly described in the enclosed Notice of Trustee's Sale.

Thank you for your consideration and attention to this matter. Should you have any questions, please do not hesitate to contact us.

Sincerely,

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

Enclosures
cc w/enc.: Ms. Jacklyn Bauer

CtoStateTaxDeptrel.lienTN-NJ_awoodard_121210_911

N0007601

1285998110718

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN RELEASE

The Tennessee Department of Revenue filed for record in the DAVIDSON County, Tennessee Register's Office, a notice of lien which was duly recorded in Instrument Number 20051013-0123290.

The above-mentioned lien for taxes, penalty, and interest of the Tennessee Department of Revenue has now been fully discharged. Accordingly, the Department of Revenue releases the above lien against the taxpayer's property to the extent indicated and consents that the same be discharged of record. Any questions regarding this lien release should be directed to the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:	ENTITY ID:
CARLA BROWN	002 XXX-XX-4474/000
D/B/A: CARLA BROWN 805 OVERHILLS DR OLD HICKORY TN 37138-1368	002 XXX-XX-4474 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand at Nashville, Tennessee, on July 19, 2011.

COMMISSIONER OF REVENUE

By: William E. Hawkins

Delegate of Commissioner

For Register use only ....PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME
REGISTER	BILL GARRETT, Davidson County Trans:T20110044340 RELSTL Recvd: 07/22/11 08:54 1 pgs Fees:12.00 Taxes:0.00 20110722-0056151	BY:	

RV-N0007601

N0007601

3328876110718

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN RELEASE

The Tennessee Department of Revenue filed for record in the DAVIDSON County, Tennessee Register's Office, a notice of lien which was duly recorded in Instrument Number 20060928-0120051.

The above-mentioned lien for taxes, penalty, and interest of the Tennessee Department of Revenue has now been fully discharged. Accordingly, the Department of Revenue releases the above lien against the taxpayer's property to the extent indicated and consents that the same be discharged of record. Any questions regarding this lien release should be directed to the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:

CARLA BROWN

D/B/A: CARLA BROWN
805 OVERHILLS DR
OLD HICKORY TN 37138-1368

ENTITY ID:

002 XXX-XX-4474/000

002 XXX-XX-4474

COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand at Nashville, Tennessee, on July 19, 2011.

COMMISSIONER OF REVENUE

By: William E Hooks

Delegate of Commissioner

For Register use only ....PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME
REGISTER	BILL GARRETT, Davidson County Trans:720110044340 RELSTL Recvd: 07/22/11 08:54 1 pgs Fees:12.00 Taxes:0.00 20110722-0056152	BY:	

RV-N0007601

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et. seq. a lien exists in favor of the State of Tennessee. This lien exists on all property and all rights, title and interest in property acquired prior to or subsequent to the filing of this notice that belongs to the named taxpayer(s).

Notice is hereby given that there have been assessed taxes, penalty, and interest against the indicated taxpayer, which after demand for payment remain unpaid. The precise amount of the lien may be obtained from the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:	ENTITY ID:
CARLA BROWN	002 415-53-4474
D/B/A: CARLA BROWN 805 OVERHILLS DR OLD HICKORY TN 37138-1568	002 415-53-4474 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on September 26, 2006.

COMMISSIONER OF REVENUE

By: _____
Delegate of Commissioner

FOR REGISTER USE ONLY — PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME
REGISTER	Davidson County LTENETL Record: 09/28/06 11:52 1 PGS Fees: 12.00 Taxes: 0.00 20060928-0120051	BY:	

N0007591 417457005180

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et. seq. a lien exists in favor of the State of Tennessee. This lien exists on all property and all rights, title and interest in property acquired prior to or subsequent to the filing of this notice that belongs to the named taxpayer(s).

Notice is hereby given that there have been assessed taxes, penalty, and interest against the indicated taxpayer, which after demand for payment remain unpaid. The precise amount of the lien may be obtained from the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:	ENTITY ID:
CARLA BROWN	002 [redacted]-4474
DBA: CARLA BROWN 805 OVERHILLS DR OLD HICKORY TN 37138-1368	002[redacted]-4474 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on October 6, 2005.

COMMISSIONER OF REVENUE

By: William E. Hanks
Delegate of Commissioner

FOR REGISTER USE ONLY ... PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME

REGISTER Davidson County LIENCTL
Recvd: 10/13/05 09:18 1 pgs
Fees:12.00 Taxes:0.00
20051013-0123290

BY: _____

RV-N0007591

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 23, 2004, recorded July 6, 2004, as Instrument No. 20040706-0079865 in the Register's Office of Davidson County, Tennessee, executed by Robert L. Crutcher in favor of America's Choice Mortgage, Inc. to secure the payment of a deed of trust note to America's Choice Mortgage, 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 21 day of Jan., 2013.

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 21 day of Jan, 2013.



Notary Public

My Commission Expires: 10/12/22

VA No. LH-0202060524060
DServiceMembersAffidavitTN_jdean_130116_1151

Department of Defense Manpower Data Center

Results as of : Jan-15-2013 12:17:26

SCRA 2.3

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: CRUTCHER

First Name: ROBERT

Middle Name: L.

Active Duty Status As Of: Jan-15-2013

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 June 23, 2004, and the Deed of Trust of even date securing the same, recorded July 6, 2004, as Instrument No. 20040706-0079865 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Robert L. Crutcher, conveying certain property therein described to Transcontinental Title as Trustee for America's Choice Mortgage, Inc.; 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 **January 16, 2013 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 in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 25, Block A on the Map of Criktendon Estates, of record in Book 974, Page 69, Register's Office for Davidson County, Tennessee.

Said Lot No. 25 fronts 80 feet on the South side of Harrington Street and runs back between parallel lines 165 feet to a dead line.

ALSO KNOWN AS: 328 Harrington 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 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: **Robert L. Crutcher; Kalvin Brown; Carla Whittaker Brown; Cash Financial, LLC; Tennessee Department of Revenue**

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. 817-212559**

DATED December 6, 2012

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

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

Dec. 14, 21, 28, 2012 Fhl16920

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:

December 14, 2012
December 21, 2012
December 28, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 28th day of **December 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.

51

FPS

True Copy Certification

I, Julie Dean, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of Arkansas

County of Pulaski

Personally appeared before me, Lena M. Drennan, a notary public for this county and state, Julie Dean who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Lena M. Drennan
Notary's Signature

My Commission Expires: _____

Notary' Seal (if on paper)

LENA M. DRENNAN
Notary Public-Arkansas
Saline County
My Commission Expires 08-17-2021
Commission # 12383853