RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Denise Brown

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: 03/18/13 15:31 8 pgs
Fees:42.00 Taxes:0.00
20130318-0026852

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated June 26, 2009 and recorded July 2, 2009, as Instrument No. 20090702-0061659 in the Register's Office of Davidson County, Tennessee, Denise Brown conveyed to Randy M. Kennedy, as Trustee for Navy Federal Credit Union, 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, Navy Federal Credit Union has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on January 22, 2013 as Instrument No. 20130122-0006966 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 Navy Federal Credit Union 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 January 18, 2013 and was advertised a total of three times, prior to actual sale date; Announcing the scheduled sale date of February 20, 2012 and on said date the sale was announced to be postponed to February 27, 2012. A Notice of Right to Foreclose was mailed to the borrower(s) on November 16, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on February 27, 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 Navy Federal Credit Union, at and for the sum of $145,415.00, that being the highest and best bid offered; and

WHEREAS, the said Navy Federal Credit Union 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 Navy Federal Credit Union 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 Unit 275 on the plan of The Villas at Concord Place, Phase 5 (formerly known as Concord Place 2, Phase 1) as shown in Exhibit "A" to the Instrument of Correction to the Declaration of Covenants, Conditions and Restrictions of record in Instrument No. 20080319-0027346, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Denise Brown by Warranty Deed recorded December 3, 2008 , as Instrument No. 20081203-0117192, Register's Office for Davidson County, Tennessee.

Commonly known as: 8316 Rossi Road, Brentwood, Tennessee 37027.

Tax Parcel No.: 181110C02700C0

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 13 day of March, 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 13 day of March, 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

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 $145,415.00, 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 13 day of March, 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

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. 20-20-6-0559960

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 26, 2009, recorded July 2, 2009, as Instrument No. 20090702-0061659 in the Register's Office of Davidson County, Tennessee, executed by Denise Brown in favor of Navy Federal Credit Union to secure the payment of a deed of trust note to Navy Federal Credit Union.

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 3 day of March, 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 13 day of March, 2013.

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

Brittany Sims
Notary Public

My Commission Expires: 10/12/22

VA No.
DServiceMembersAffidavitTN_jwatkins_130227_1329

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: BROWN
First Name: DENISE
Middle Name:
Active Duty Status As Of: Mar-01-2013

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. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

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 26, 2009, and the Deed of Trust of even date securing the same, recorded July 2, 2009, as Instrument No. 20090702-0061659 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Denise Brown, conveying certain property therein described to Randy M. Kennedy as Trustee for Navy Federal Credit Union; 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 **February 20, 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 Unit 27S on the plan of The Villas at Concord Place, Phase 5 (formerly known as Concord Place 2, Phase 1) as shown in Exhibit "A" to the Instrument of Correction to the Declaration of Covenants, Conditions and Restrictions of record in Instrument No. 20080319-0027346, to which plan reference is hereby made for a more complete and accurate description thereof.

ALSO KNOWN AS: 8316 Rossi Road, Brentwood, Tennessee 37027

The H8 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: **Denise Brown**

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. 981-230589**

DATED January 14, 2013

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

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

Jan. 18, 25, Feb. 1, 2013 Fil17299

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:

January 18, 2013
January 25, 2013
February 1, 2013

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 1st day of **February 2013,** 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

True Copy Certification

I, Tiffany Meyers, 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, Kristi Smith, a notary public for this county and state, Tiffany Meyers who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: 3-11-15

Notary' Seal (if on paper)

Kristi L. Smith
County Of Pulaski
Notary Public - Arkansas
My Commission Exp. 03/11/2015