**RECORDING LEGEND**

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Lee R. Bruce and Brenda Joyce Bruce**

**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

**Davidson County DEEDTRS**
**Recvd: 04/03/13 09:16 11 pgs**
**Fees:57.00 Taxes:0.00**
**20130403-0032704**

# TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated November 26, 2003 and recorded December 10, 2003, as Instrument No. 20031210-0177072 in the Register's Office of Davidson County, Tennessee, Lee R. Bruce and Brenda Joyce Bruce conveyed to Stewart Title Guaranty, as Trustee for First Residential Mortgage Network, 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, Bank of America, N.A. has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on March 6, 2013 as Instrument No. 20130306-0022234 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 Bank of America, N.A. 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 February 22, 2013 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on March 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 Bank of America, N.A., at and for the sum of $136,411.67, that being the highest and best bid offered; and

WHEREAS, the said Bank of America, N.A. 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 Bank of America, N.A. 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 in Davidson County, State of Tennessee, described as follows, to wit:

Being Lot Number 6 on the Plan of Caleb Chase, a Planned Unit Development, of record in Book 6250, Page 821 and 822, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Lee R. Bruce and wife, Brenda Joyce Bruce by Warranty Deed recorded December 30, 1997 , at Book 10739, Page 227, Register's Office for Davidson County, Tennessee.

Commonly known as: 106 Chadds Court, Hermitage, Tennessee 37076.

Tax Parcel No.: 064 11 0A 006.00

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 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 1 day of APRIL, 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 1 day of April, 2013.

TERESA A. HAYES COM. EXP. NOTARY PUBLIC 2-21-2015 SALINE COUNTY, ARKANSAS

_____
Notary Public
My Commission Expires: 2-21-2015

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 $136,411.67, 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 1 day of April, 2013.

_____
Notary Public
My Commission Expires: 2-21-2015

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

TERESA A. HAYES COM. EXP. NOTARY PUBLIC 2-21-2015 SALINE COUNTY, ARKANSAS

W&A No. 726-164369

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

1643e9

February 26, 2013

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

Re: Foreclosure Sale of Property Owned by: **Lee R Bruce**
Entity Number: **002 xxx-xx-0195/000**

This is in reference to your letter dated February 14, 2013 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. § 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. Excess proceeds, if any, should be sent to the attention of the Special Procedures Unit at P.O. box 190665 Nashville, TN 37219-0665. The amount of taxes, penalties and interest that is due as of **March 27, 2013** is **$1,617.25**. *(Please be advised that if the scheduled sale is cancelled or postponed for any reason, notice must be submitted in writing if the sale is to be continued).*

After the sale, (and within 15 days), please furnish me with **an accounting of the sale** (form enclosed), and I will release the State's tax lien on the property sold. If the sale is canceled, please advise this office with a brief explanation. I trust that this has answered your letter, but if not, please let me know.

David Mullins, 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

February 14, 2013

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

91 7108 2133 3939 2260 2111

RE: Lee R. Bruce and Brenda Joyce Bruce
106 Chadds Court
Hermitage, Tennessee 37076
W&A No. 726-164369

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, Lee R Bruce, 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.:
CtoStateTaxDeptreLienTN-NJ_tcrow_130214_1525

N0007501 2463061091027

# 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:**

LEE R BRUCE

D/B/A: LEE R BRUCE
203 ARBOR LAKE BLVD
HERMITAGE TN 37076-3489

**ENTITY ID:**

002 [redacted]-1095/001

[redacted]-1095

**COUNTY:** DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on October 28, 2009.

**COMMISSIONER OF REVENUE**

**By:** William E. Hawks
Delegate of Commissioner

***FOR REGISTER USE ONLY ... PRINT OR STAMP***

**BOOK NO** **PAGE NO.** **DATE** **TIME**

**REGISTER** BILL GARRETT, Davidson County
Trans: T20090074478 LIENSTL
Recvd: 11/02/09 13:38 1 pgs
Fees:12.00 Taxes:0.00
20091102-0100988

**BY:**

RV-N0007501

# 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 26, 2003, recorded December 10, 2003, as Instrument No. 20031210-0177072 in the Register's Office of Davidson County, Tennessee, executed by Lee R. Bruce and Brenda Joyce Bruce in favor of First Residential Mortgage Network, Inc. to secure the payment of a deed of trust note to First Residential Mortgage Network, 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 1 day of April, 2013.

Wilson & Associates, PLLC

By: _____
Kristin A. Camp, Attorney
Wilson & Associates, PLLC
TN Bar #30689

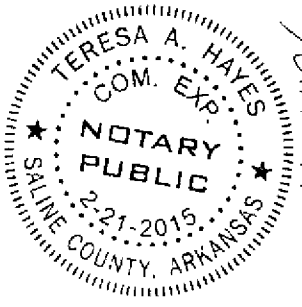
ACKNOWLEDGMENT

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 1 day of April, 2013.




Notary Public

My Commission Expires: 2-21-2015

DServiceMembersAffidavitTN_wfiser_130327_1627

Department of Defense Manpower Data Center

Results as of : Mar-26-2013 12:17:27

SCRA 3.0

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: BRUCE

First Name: LEE

Middle Name: R.

Active Duty Status As Of: Mar-26-2013

| 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

Department of Defense Manpower Data Center

Results as of : Mar-26-2013 12:17:31

SCRA 3.0

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: BRUCE
First Name: BRENDA
Middle Name: JOYCE
Active Duty Status As Of: Mar-26-2013

| 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 November 26, 2003, and the Deed of Trust of even date securing the same, recorded December 10, 2003, as Instrument No. 20031210-0177072 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Lee R. Bruce and Brenda Joyce Bruce, conveying certain property therein described to Stewart Title Guaranty as Trustee for First Residential Mortgage Network, 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 **March 27, 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:**

**Being Lot Number 6 on the Plan of Caleb Chase, a Planned Unit Development, of record in Book 6250, Pages 821 and 822, Register's Office for Davidson County, Tennessee.**

**ALSO KNOWN AS: 106 Chadds Court, 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: **Lee R. Bruce; Brenda Joyce Bruce; Caleb Chase Homeowners Association, Inc.; Tennessee Department of Revenue; Kyung Pang; Asaest Acceptance, LLC**

On or about November 2, 2009, the State of Tennessee, filed a tax lien against the Defendant, Lee R Bruce, recorded in the Register's Office of Davidson County, Tennessee, as Instrument No. 20091102-0100988. Any interest in the property held by the State of Tennessee, by virtue of the aforementioned tax lien is both junior and inferior to the interests held by Bank of America, N.A.. Provided, however, that the State of Tennessee, pursuant to Tennessee Code Annotated §67-1-133, 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 law, the State of Tennessee 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. 726-164369**

DATED February 14, 2013

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

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

Feb. 22, Mar. 1, 8, 2013 Fil17682

## 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:

**February 22, 2013**
**March 1, 2013**
**March 8, 2013**

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

By: _____
**Catron J. Kerr, Administrative Assistant**

STATE OF TENNESSEE

On this 8th day of March 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.

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, Julie Dean a notary public for this county and state, Lena M. Drennan 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