**RECORDING LEGEND**

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Neal E. Dickens**

**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: 05/03/13 14:27 8 pgs
Fees:42.00 Taxes:0.00
20130503-0045048

# TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated March 23, 2009 and recorded April 14, 2009, as Instrument No. 20090414-0033481 in the Register's Office of Davidson County, Tennessee, Neal E. Dickens conveyed to Alan E. South, Attorney at Law, South & Associates, PC4600 Madison Avenue Suite 801, Kansas City, MO 64112, as Trustee for Urban Financial Group, 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 March 27, 2013 as Instrument No. 201303270030196 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 March 29, 2013 and was advertised a total of three times, prior to actual sale date.

WHEREAS, pursuant to said advertisement and notice, on April 24, 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 Reverse Mortgage Solutions, Inc., at and for the sum of $183,928.37, 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 tract of land in the 10th Civil District of Davidson County, Tennessee, described according to a copy of a survey by John R. Alley, Surveyor, dated June, 1965, as follows:
>
> Beginning at an iron spike set in the center of Greer Road, the Southwest corner of the Elizabeth Tate property; thence with Tate's Westerly line, North 11 degrees 40 minutes East, 36 feet to a stake, Elizabeth Tate's Northwest corner; thence with Tate's Northerly line, South 85 degrees East 304 feet to a hickory stump, and North 66 degrees East 230 feet to a post, Tate's Northeast corner and a corner with Mrs. Alma Spivey; thence with Spivey's Northerly line North 66 degrees East 129 feet to a stone monument in Spivey's Westerly line; thence with Spivey's Westerly line North 16 degrees East 291 feet to a stone monument; thence with Spivey's Northerly line, South 86 degrees 30 minutes East 415 feet to a stake; thence with Spivey's Westerly line, a marked line, North 4 degrees East 749 feet to a marked hickory; thence along an old marked line, North 86 degrees 30 minutes West 948 feet to a marked hickory, a corner with Burnette; thence with Burnette's Easterly line, South 2 degrees 30 minutes West, 495 feet to a pile of stone, a corner with Burnett; thence with Burnette; thence with Burnette's Southerly line, North 86 degrees 30 minutes West 391 feet to a point; thence South 9 degrees East 733 feet to an iron spike set in the center of Greer Road; thence with the center of the same, South 77 degrees 40 minutes East 55 feet to the point of beginning, containing 26.05 acres more or less.
>
> Being the same property conveyed to The Estate of Neal E. Dickens by Warranty Deed recorded

October 31, 1977 , at Book 5216, Page 261, Register's Office for Davidson County, Tennessee.

Commonly known as: 3012 Greer Road, Goodlettsville, Tennessee 37072.

Tax Parcel No.: 011 000 066.00

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 30 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 30 day of April, 2013.

BRITTANY SIMS NOTARY PUBLIC Comm. No. 12390928 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 $183,928.37, 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 30 day of April, 2013.

BRITTANY SIMS NOTARY PUBLIC Comm. No. 12390928 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:**
Fannie Mae
P.O. Box 650043
Dallas, TX 75265-0043

FHA No. 483-4124184-952

# 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 March 23, 2009, recorded April 14, 2009, as Instrument No. 20090414-0033481 in the Register's Office of Davidson County, Tennessee, executed by Neal E. Dickens in favor of Urban Financial Group to secure the payment of a deed of trust note to Urban Financial Group.

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 twelve (12) 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 30 day of April, 2013.

Wilson & Associates, PLLC

By: _____

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

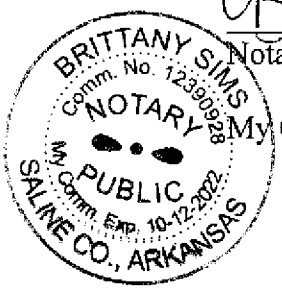
ACKNOWLEDGMENT

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 30 day of April, 2013.




Notary Public

My Commission Expires: 10/12/22

FHA No. 483-4124184-952
DServiceMembersAffidavitTN_jwatkins_130424_1422

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: DICKENS
First Name: NEAL
Middle Name: E.
Active Duty Status As Of: Apr-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** | **$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 covenants, terms, and conditions of a Deed of Trust Note dated March 23, 2009, and the Deed of Trust of even date securing the same, recorded April 14, 2009, as Instrument No. 20090414-0033481 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Neal E. Dickens, conveying certain property therein described to Alan E. South, Attorney at Law, South & Associates, PC4600 Madison Avenue Suite 801, Kansas City, MO 64112 as Trustee for Urban Financial Group; 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 **April 24, 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 tract of land in the 10th Civil District of Davidson County, Tennessee, described according to a copy of a survey by John R. Alley, Surveyor, dated June, 1955, as follows:**

**Beginning at an iron spike set in the center of Greer Road, the Southwest corner of the Elizabeth Tate property; thence with Tate's Westerly line, North 11 degrees 40 minutes East, 36 feet to a stake, Elizabeth Tate's Northwest corner; thence with Tate's Northerly line, South 85 degrees East 304 feet to a hickory stump, and North 66 degrees East 230 feet to a post, Tate's Northeast corner and a corner with Mrs. Alma Spivey; thence with Spivey's Northerly line North 66 degrees East 128 feet to a stone monument in Spivey's Westerly line; thence with Spivey's Westerly line North 16 degrees East 291 feet to a stone monument; thence with Spivey's Northerly line, South 86 degrees 30 minutes East 418 feet to a stake; thence with Spivey's Westerly line, a marked line, North 4 degrees East 749 feet to a marked hickory; thence along an old marked line, North 86 degrees 30 minutes West 945 feet to a marked hickory, a corner with Burnette; thence with Burnette's Easterly line, South 2 degrees 30 minutes West, 495 feet to a pile of stone, a corner with Burnett; thence with Burnette; thence with Burnette's Southerly line, North 66 degrees 30 minutes West 391 feet to a point; thence South 9 degrees East 733 feet to an iron spike set in the center of Greer Road; thence with the center of the same, South 77 degrees 40 minutes East 55 feet to the point of beginning, containing 26.05 acres more or less.**

**ALSO KNOWN AS: 3012 Greer Road, Goodlettsville, Tennessee 37072**

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: **Neal E. Dickens; Secretary of Housing & Urban Development; Larry Neal Dickens as co-executor and Heir of the Estate of Neal E. Dickens; Carlton Keith Dickens, as co-executor and heir of the Estate of Neal E. Dickens**

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. 1490-230901**

DATED March 20, 2013

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

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

Mar. 29, Apr. 5, 12, 2013 Fil18127

## 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:

**March 29, 2013**
**April 5, 2013**
**April 12, 2013**

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

By: _____

**Catron J. Kerr, Administrative Assistant**

STATE OF TENNESSEE

On this 12th day of **April 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, Tiffany Myers, 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.

Tiffany Myers
Signature

State of ARKANSAS

County of PULASKI

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

Kristi L. Smith
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