RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Helen Hooper-Gibbs

GRANTEE(s)
The Secretary of Housing and Urban Development, his/her successors and/or assigns

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: 05/13/13 14:12 9 pgs
Fees:47.00 Taxes:0.00
20130513-0048164

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated March 19, 2009 a nd recorded April 3, 2009, as Instrument No. 20090403-0030234 in the Register's Office of Davidson County, Tennessee, Stephen Gibbs and Helen Hooper-Gibbs conve yed to Netco, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Mountain States Mortgage Centers Inc. and Mountain States Mortgage Centers Inc.'s successors and assigns, the hercinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, GMAC Mortgage, LLC has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on September 24, 2012 as Instrument No. 20120924-0086387 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 GMAC Mortgage, LLC 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 September 14, 2012 and was advertised a total of three times, prior to actual sale date; announcing the scheduled sale date of October 10, 2012; and on said date the sale was announced to be postponed to November 7, 2012; and on said date the sale was announced to be postponed to December 5, 2012. A Notice of Right to Foreclose was mailed to the borrower(s) on May 23, 2012 pursuant to Tennessee Code Annotated 35-5-117; and

WHEREAS, pursuant to said advertisement and notice, on December 5, 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 GMAC Mortgage, LLC, at and for the sum of $177,202.54, that being the highest and best bid offered; and

WHEREAS, the said GMAC Mortgage, LLC has assigned its interest in said property to The Secretary of Housing and Urban Development, his/her successors and/or 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 GMAC Mortgage, LLC 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 Housing and Urban Development, his/her successors and/or assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot Number 34 on the Plan of Revised, Section One, as shown by plat appearing of record in Plat Book 5200, Page 712, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Subject to restrictions of record in Book 6486, Page 436; Book 6597, Page 157; and Book 6599, Page 984, said Register's Office.

Being the same property conveyed to Helen Hooper-Gibbs by Quitclaim deed recorded September 10, 2012 , as Instrument No. 20120910-0082015, Register's Office for Davidson County, Tennessee.

Commonly known as: 817 Lake Terrace Drive, Nashville, Tennessee 37217.

Tax Parcel No.: 15002015600

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 Housing and Urban Development, his/her successors and/or assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 17 day of Dec., 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 17 day of Dec.,

Kami Garrett
Notary Public - Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

Notary Public
My Commission Expires: 4-19-2021

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 $177,202.54, 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 17 day of Dec.,

Kami Garrett
Notary Public - Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

Notary Public
My Commission Expires: 4-19-2021

PROPERTY ~~OWNER OR AGENT~~ RESPONSIBLE FOR PAYMENT OF TAXES:
U.S. Department of Housing and Urban Development
c/o Michaelson, Connor & Boul, Inc.
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108
FHA No.

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 19, 2009, recorded April 3, 2009, as Instrument No. 20090403-0030234 in the Register's Office of Davidson County, Tennessee, executed by Stephen Gibbs and Helen Hooper-Gibbs in favor of Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Mountain States Mortgage Centers Inc. and Mountain States Mortgage Centers Inc.'s successors and assigns to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc., as a separate corporation that is acting solely as a nominee for Mountain States Mortgage Centers Inc. and Mountain States Mortgage Centers Inc.'s successors and assigns.

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 17 day of Dec, 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 17 day of Dec.

Kami Garrett
Notary Public - Arkansas
Saline County
My Commission Expires 04-19-2021
Commission # 12381845

Notary Public

My Commission Expires: 4-19-21

FHA No.
DServiceMembersAffidavitTN_jdean_121205_1304

Department of Defense Manpower Data Center

Results as of : Dec-04-2012 12:20:48

SCRA 2.3

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: GIBBS
First Name: STEPHEN
Middle Name:
Active Duty Status As Of: Dec-04-2012

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

Department of Defense Manpower Data Center

Results as of : Dec-04-2012 12:22:31

SCRA 2.3

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: HOOPER-GIBBS

First Name: HELEN

Middle Name:

Active Duty Status As Of: Dec-04-2012

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

Nashville Scene

Affidavit of Publication

State of Tennessee

County of Williamson

I, Rachel Dean, for The Nashville Scene ,
a weekly newspaper published and distributed in
the aforementioned county and state, hereby certify
that the attached advertisement appeared in Nashville Scene.

Sept 13, 20, 27, 2012
Date of publication

Subscribed and sworn to before me,

This _28 day of _Sept., _2012.

Notary Public

My Commission Expires _____

Docket No. 902-224313

210 12th Avenue South, Suite 100• Nashville, TN 37203 • 615-244-7989

Legals

Legals

Legals

Legals

Legals

Legals

Legals

Legals

True Copy Certification

I, Lacie Smith, 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, Lacie Smith 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

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