This instrument prepared by:

JASON MANGRUM
MACKIE WOLF ZIENTZ & MANN, P.C.
5217 MARYLAND WAY, SUITE 404
BRENTWOOD, TN 37027
(615) 238-3630
MWZM No.: 13-004282-670

Davidson County DEEDTRS
Recvd: 05/16/14 16:16 8 pgs
Fees:43.00 Taxes:181.30
20140516-0042525

NO MORTGAGE
New Owner - Send Tax Bills:
Grantee's Address:
The Bank of New York Mellon FKA The Bank of New York, as Successor Trustee for Chase Bank of Texas, National Association, as Trustee for Saxon Asset Securities Trust 2000-1, Mortgage Loan Asset Backed Certificates, Series 2000-1
c/o OCWEN LOAN SERVICING, LLC
1661 WORTHINGTON ROAD, SUITE 100
WEST PALM BEACH, FL 33409

Tax ID: 05914022700
Property Address: 780 ROWAN DRIVE, NASHVILLE, TN 37207

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on January 12, 2000, K. THOMAS SIDWELL was named Trustee in a Deed of Trust of even date executed by WILLIE J BELL, conveying to him/her/it as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $56,950.00, principal, said Deed of Trust being recorded as Instrument No. 200001240007497 in the real property records of Davidson County Register's Office, Tennessee; and

The notice required by T.C.A. 35-5-101 et seq. having been met and whereas, Jason Mangrum was appointed Substitute Trustee under said Deed of Trust by instrument of record as Instrument No. 20140305-0018295 in the real property records of Davidson County Register's Office, Tennessee; I, Jason Mangrum, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving notice by three (3) successive publications, namely: **04/24/2014, 05/01/2014, 05/08/2014** in a newspaper of general circulation in Davidson County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

Notice of this Substitute Trustee's Sale has been timely given to the State of Tennessee as required by T.C.A. §67-1-1433(b)(1) and said sale is subject to the right of redemption by the DEPARTMENT OF REVENUE, STATE OF TENNESSEE by reason of lien of record in the original amount of $0.00 as Instrument No. 20060106-0002067$0.00 as Instrument No. 20051117-0138801 in the real property records of Davidson County Register's Office, Tennessee, and subject to any accrued taxes and restrictions.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

PURSUANT to said advertisement on May 15, 2014 on or about 12:00PM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, I, Jason Mangrum, individually or by and through his agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which **The Bank of New York Mellon FKA The Bank of New York, as Successor Trustee for Chase Bank of Texas, National Association, as Trustee for Saxon Asset Securities Trust 2000-1, Mortgage Loan Asset Backed Certificates,**

Series 2000-1, submitted the highest and best bid, in the amount of $49,000.00, it being the best and highest bid.

NOW THEREFORE, in consideration of the premises, I, JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee, do hereby sell, transfer and convey to **The Bank of New York Mellon FKA The Bank of New York, as Successor Trustee for Chase Bank of Texas, National Association, as Trustee for Saxon Asset Securities Trust 2000-1, Mortgage Loan Asset Backed Certificates, Series 2000-1**, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

BEING LOT NO. 227 ON THE PLAN OF HAYNES ESTATES, SECTION FOUR, AS OF RECORD IN PLAT BOOK 4300, PAGE 44, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.
BEING THE SAME PROPERTY CONVEYED TO WILLIE J. BELL BY DEED OF RECORD AS INSTRUMENT NO. 200001240007496 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSE.

THIS IS IMPROVED PROPERTY KNOWN AS 780 ROWAN DRIVE, NASHVILLE, TN 37207.

I, Jason Mangrum, Substitute Trustee, convey to **The Bank of New York Mellon FKA The Bank of New York, as Successor Trustee for Chase Bank of Texas, National Association, as Trustee for Saxon Asset Securities Trust 2000-1, Mortgage Loan Asset Backed Certificates, Series 2000-1**, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027, on this 16 day of May, 2014.

Jason Mangrum, Substitute Trustee
PREMIER BUILDING, SUITE 404
5217 MARYLAND WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: INFO@MWZMLAW.COM

STATE OF TENNESSEE
COUNTY OF Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Jason Mangrum, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Brentwood, Tennessee on this 10th day of May, 2014.



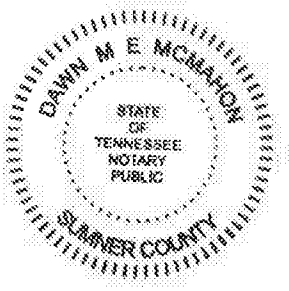
Notary Public: Dawn M E McMahon
My Commission Expires: September 18, 2017

STATE OF TENNESSEE
COUNTY OF Williamson

The actual consideration or value, whichever is greater for this transfer is $49,000.00.

Affiant

Subscribed and sworn to before me, this on this 10th day of May, 2014.



Notary Public: Dawn M E McMahon
My Commission Expires: September 18, 2017

RETURN TO:
MACKIE WOLF ZIENTZ & MANN, P.C.
5217 MARYLAND WAY, SUITE 404
BRENTWOOD, TN 37027



WED - 09 APR AA
STANDARD OVERNIGHT

TRK# 7984 8526 6109

2A RNCA

37242
TN-US
BNA

After printing this label:
1. Use the 'Print' button on this page to print your label to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Warning: Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.
Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of $100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including without value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $1,000, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.

MACKIE WOLF ZIENTZ & MANN, P.C.
ATTORNEYS AT LAW
PHONE 615-238-6040 • FAX 615-777-6317
EMAIL: JMANGRUM@MWZMLAW.COM

PARKRIDGE BUILDING	PACIFIC CENTER I, SUITE 600	UNION PLAZA
5217 MARYLAND WAY, SUITE 404	14185 NORTH DALLAS PARKWAY	124 WEST CAPITOL, SUITE 1900
BRENTWOOD TN 37027	DALLAS, TEXAS 75254	LITTLE ROCK, ARKANSAS 72201

April 8, 2014

Please find enclosed 2 notices of foreclosure to be conducted by our firm. The sale for Robert Young, noticed for April 18, 2014, will be postponed to May 16, 2014 to conform with the notice requirements for your department. The sale for Willie Bell, noticed for May 15, 2014, should comply with your advance notice requirements and will proceeds as planned.

Please do not hesitate to contact me directly with any questions regarding this matter.

Sincerely,

Jason S. Mangrum
Managing Attorney
Mackie Wolf Zientz & Mann, P.C.
5217 Maryland Way, Suite 404
Brentwood TN 37027
(615) 238-3630 Office
(615) 238-6640 Direct
(615) 336-2448 Cell
(615) 777-6317 fax

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on May 15, 2014 on or about 12:00PM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by WILLIE J BELL, to K. THOMAS SIDWELL, Trustee, on January 12, 2006, as Instrument No. 200601240007497 in the real property records of Davidson County Register's Office, Tennessee.

Owner of Debt: The Bank of New York Mellon FKA The Bank of New York, as Successor Trustee for Chase Bank of Texas, National Association, as Trustee for Saxon Asset Securities Trust 2006-1, Mortgage Loan Asset Backed Certificates, Series 2006-1

The following real estate located in Davidson County, Tennessee, will be sold to the highest cash bidder subject to all unpaid taxes, prior liens and encumbrances of record:

BEING LOT NO. 227 ON THE PLAN OF HAYNES ESTATES, SECTION FOUR, AS OF RECORD IN PLAT BOOK 4300, PAGE 44, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION

Parcel Number: Geo: 05914022700 Cad Map: n/a Parcel: n/a

Current Owner(s) of Property: WILLIE J BELL

The street address of the above described property is believed to be 780 ROWAN DRIVE, NASHVILLE, TN 37207, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

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. THE TRUSTEE/SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO RESCIND THE SALE. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE DEPOSIT PAID. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE.

OTHER INTERESTED PARTIES: TENNESSEE DEPARTMENT OF REVENUE, COMMISSIONER OF REVENUE DIRECTOR, TAX ENFORCEMENT AND BLUFF CITY BRITISH CARS AND ELECTRIC POWER BOARD OF THE METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

Notice of this Substitute Trustee's Sale has been timely given to the State of Tennessee as required by T.C.A. §67-1-1433(b)(1) and said sale is subject to the right of redemption by the DEPARTMENT OF REVENUE, STATE OF TENNESSEE by reason of lien of record in the original amount of $0.00 as Instrument No. 20060106-0080200.00 as Instrument No. 20051117-0138801 in the real property records of Davidson County Register's Office, Tennessee, and subject to any accrued taxes and restrictions.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

MWZM File No: 13-004282-670

JASON S. MANGRUM, J.P. SELLERS, LORI LIANE LONG, Substitute Trustee(s)
Parkridge Building, Suite 404
5217 Maryland Way
Brentwood, TN 37027
PHONE: (615) 238-3630
EMAIL: sale@mwzmlaw.com

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:

WILLIAM BELL SSN: [redacted]-1189

OR/& WILLIAM BELL SSN: [redacted]-1189
7005 LANDEN DR
MADISON TN 37115-3854 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.
Witness my hand, at Nashville, Tennessee, on December 20, 2002.

COMMISSIONER OF REVENUE
By: [signature]
Delegate of Commissioner

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

BOOK NO PAGE NO. DATE TIME

REGISTER [illegible] BY:

[redacted]
20020108-0002080

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:

WILLIAM BELL SSN: [redacted]-1189

LORA WILLIAMS BELL SSN: [redacted]-1189
7005 LANDEN DR
MADISON TN 37115-3854 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.
Witness my hand, at Nashville, Tennessee, on November 8, 2005.

COMMISSIONER OF REVENUE
By: [signature]
Delegate of Commissioner

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

BOOK NO PAGE NO. DATE TIME

REGISTER [illegible] BY:

[redacted]
20051117-0138681

Prepared by and return to:
Settlement Services of TN, LLC
121 First Avenue N., Suite 215
Franklin, TN 37064

[redacted]

Loan No.: 0030
Investor No.:

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JANUARY 11, 2006. The grantor is WILLIAM L. BELL, UNMARRIED

whose address is 780 NOWAN DRIVE
NASHVILLE, TN 37207 ("Borrower").
The trustee is K. THOMAS STOWELL
OF WILLIAMSON COUNTY ("Trustee").
The beneficiary is U.S. WIDE MORTGAGE, INC.

which is organized and existing under the laws of THE STATE OF TENNESSEE, and whose address is 210 FIFTH AVE, SUITE 300, 3RD FLOOR
NASHVILLE, TN 37203 ("Lender").
Borrower owes Lender the principal sum of
FIFTY-FOUR THOUSAND NINE HUNDRED FIFTY AND 00/100
Dollars (U.S. $ 54,950.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JANUARY 1, 2021. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in DAVIDSON County, Tennessee:

The complete legal description, see Schedule "A"

TENNESSEE - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3010 9/90
Initials: [illegible]
VMP-6A(TN) (0010).01

Page 1 of 6

which has the address of 780 NOWAN DRIVE (Street) NASHVILLE (City)
Tennessee 37207 ("Property Address");
(Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender

TENNESSEE - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3010 9/90
Initials: [illegible]
VMP-6A(TN) (0010).01

Page 2 of 6

Page 5 of 6

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) the excess, if any, to the person or persons legally entitled to it. 21. If the Property is sold pursuant to this paragraph 21, Borrower, or any person holding possession of the Property through Borrower, shall immediately surrender possession of the Property to the purchaser at the sale. If possession is not surrendered, Borrower or such person shall be a tenant at will of the purchaser and hereby agrees to pay the purchaser the reasonable rental value of the Property after sale.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.

23. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

24. Waiver. Borrower waives all right of homestead exemption, statutory right of redemption and reinstatement, all notice rights and exemptions of every kind, including, but not limited to, a statutory right to an appraisal when it is not Property.

25. Maximum principal Indebtedness. For Purposes of recording tax purposes is $ 150,000.00 Dollars.

Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ 1-4 Family Rider
☒ Balloon Payment Rider	☐ Planned Unit Development Rider	☐ Biweekly Payment Rider
☐ Balloon Rider	☐ Rate Improvement Rider	☐ Second Home Rider
☐ Other(s) [specify]		

TENNESSEE - Single Family - Fannie Mae/Freddie Mac Uniform Instrument
Form 3004 9/90
VMP-6A(TN) (9608).02
VMP Mortgage Solutions (800)521-7291

Page 3 of 6 Initials: WJB

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witness:

WILLIE J. BELL (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

[Space Below This Line Reserved For Acknowledgment]

STATE OF TENNESSEE, DAVIDSON County ss:

On this 19TH day of JANUARY, 2000 before me personally appeared WILLIE J. BELL

to me known to be the person(s) described in and who executed the foregoing instrument, and who acknowledged the execution of the same to be THEIR free act and deed. Witness my hand and official seal.

My Commission Expires:

NOTARY PUBLIC
STATE OF TENNESSEE
DAVIDSON COUNTY

This instrument was prepared by:
U.S. TRUST MORTGAGE, INC.
NASHVILLE, Tennessee

TENNESSEE - Single Family - Fannie Mae/Freddie Mac Uniform Instrument
Form 3004 9/90
VMP-6A(TN) (9608).02
VMP Mortgage Solutions (800)521-7291

Page 4 of 6 Initials: WJB

BALLOON RIDER

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

THIS BALLOON RIDER is made this 01/19/2000 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to

U.S. TRUST MORTGAGE, INC., A TENNESSEE CORPORATION
(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

500 NOLENSVILLE
NOLENSVILLE, TN 37135
[Property Address]

The interest rate stated in the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows: [Specify anything to be added to the Security Instrument or to be deleted]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

WILLIE J. BELL (Seal) -Borrower

(Seal) -Borrower

MULTISTATE BALLOON RIDER-Single Family-FANNIE MAE Uniform Instrument

Exhibit "A"

Being Lot No. 237 on the Plan of Hayden Station, Section Four, as of record in Plat Book 4100, page 49, Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Willie J. Bell and wife, Annette R. W. Bell, by Deed from Shaun Flagg, unmarried, of record in book 7827, page 283, Register's Office for Davidson County, Tennessee and being the same property conveyed to Willie J. Bell, unmarried, by Quitclaim Deed from Annette R. W. Bell, unmarried being executed immediately prior to the recording hereof.

Certificate of Authenticity

I, Jason S. Mangrum, 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 Tennessee

County of Williamson

Personally appeared before me, Debora L. Wynn, a notary public for this county and state, Jason S. Mangrum who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Debora L. Wynn

Notary's Signature

My Commission Expires: My Commission Expires Jan. 06, 2015

Notary's Seal (If on paper)

DEBORA L. WYNN
STATE OF TENNESSEE
NOTARY PUBLIC
COUNTY OF WILLIAMSON