**RECORDING LEGEND**

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

**GRANTOR(s)**
**Dawn M. Fitzpatrick and Michael W. Fitzpatrick**

**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: 07/24/14 14:11 8 pgs
Fees:42.00 Taxes:0.00
**20140724-0065930**

# TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated December 21, 2009 and recorded December 30, 2009, as Instrument No. 20091230-0118227 in the Register's Office of Davidson County, Tennessee, Dawn M. Fitzpatrick and Michael W. Fitzpatrick con veyed to David P. Dempsey, as Trustee for Mortgage Electronic Registration Systems, Inc as nominee for Peoples Home Equity, 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, Fifth Third Mortgage Company ha s appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on January 7, 2014 as Instrument No. 201401070001708 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 Fifth Third Mortgage Company 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 December 20, 2013 and was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on February 12, 2014 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 Fifth Third Mortgage Company, at and for the sum of $184,638.83, that being the highest and best bid offered; and

WHEREAS, the said Fifth Third Mortgage Company 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 Fifth Third Mortgage Company 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 687 on the Plan of Section Three, Harpeth Woods, as of record in Book 5200, Page 270, Register's Office for said County. Said Lot Number 687 fronts 80.0 feet on the Westerly margin of Beech Bend Drive and extends back 264.4 feet on the Northerly line and 257.9 feet on the Southerly line to a broken line in the rear, measuring 84.7 feet thereon.

Being the same property conveyed to Dawn M. Fitzpatrick and Michael W. Fitzpatrick by Warranty Deed recorded October 5, 2006 , as Instrument No. 20061005-0124080, Register's Office for Davidson County, Tennessee.

Commonly known as: 828 Beech Bend Drive, Nashville, Tennessee 37221.

Tax Parcel No.: 142-14-170.00

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 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 18 day of Feb., 2014.

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 18 day of Feb, 2014.

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 $184,638.83, 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.

EXECUTED on this 18 day of Feb., 2014

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 18 day of Feb, 2014.

_____
Notary Public
My Commission Expires: 10/12/22

**PROPERTY OWNER OR AGENCY 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. 483-4366895-703

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

# 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 December 21, 2009, recorded December 30, 2009, as Instrument No. 20091230-0118227 in the Register's Office of Davidson County, Tennessee, executed by Dawn M. Fitzpatrick and Michael W. Fitzpatrick in favor of Mortgage Electronic Registration Systems, Inc as nominee for Peoples Home Equity, Inc to secure the payment of a deed of trust note to Mortgage Electronic Registration Systems, Inc as nominee for Peoples Home Equity, 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 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, and therefore enforcement of the same is not subject to the provisions of the SCRA. See attached Department of Defense, DMDC status report.

3. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C. §501, *et seq.* (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 19 day of Feb., 2014.

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 18 day of Feb, 2014.




Notary Public

My Commission Expires: 10/12/22

FHA No. 483-4366895-703
DServiceMembersAffidavitTN_jwatkins_140212_1551

Department of Defense Manpower Data Center

Results as of : Feb-18-2014 01:18:51 AM

SCRA 3.0

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: FITZPATRICK
First Name: DAWN
Middle Name: M
Active Duty Status As Of: Feb-18-2014

| 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 : Feb-18-2014 01:18:47 AM

SCRA 3.0

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: FITZPATRICK
First Name: MICHAEL
Middle Name: W
Active Duty Status As Of: Feb-18-2014

| 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

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 December 21, 2009, and the Deed of Trust of even date securing the same, recorded December 30, 2009, as Instrument No. 20091230-0118227 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Dawn M. Fitzpatrick and Michael W. Fitzpatrick, conveying certain property therein described to David P. Dempsey as Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Peoples Home Equity, 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 **February 13, 2014 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 **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. This sale is free from all 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:

**Land in Davidson County, Tennessee, being Lot Number 887 on the Plan of Section Three, Harpeth Woods, as of record in Book 6300, Page 270, Register's Office for said County. Said Lot Number 887 fronts 80.0 feet on the Westerly margin of Beech Bend Drive and extends back 284.4 feet on the Northerly line and 257.5 feet on the Southerly line to a meander line in the river, measuring 84.7 feet thereon.**

**ALSO KNOWN AS: 625 Beech Bend Drive, Nashville, Tennessee 37221**

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: **Dawn M. Fitzpatrick; Michael W. Fitzpatrick**

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. 949-241629**

DATED December 13, 2013

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

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

Dec. 20, 27, 2013 Jan. 3, 2014 FI21031

**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, Dickson, Wilson, Robertson, Rutherford, Sumner and Montgomery counties in Tennessee, states that the hereto attached publication appeared in the NASHVILLE LEDGER on the following dates:

**December 20, 2013**
**December 27, 2013**
**January 3, 2014**

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

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

STATE OF TENNESSEE

On this 3rd day of **January 2014**, the individual above appeared before me, personally known (or proved to me on the basis of satisfactory evidence), who, being by me duly sworn did say that she is an authorized agent of the corporation (or association) of The Westview Newspaper, LLC, that the 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.

WITNESS my hand and Official Seal at office this 3rd day of **January 2014.**

_____
Notary Public

**FPS**

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# True Copy Certification

I, Jera Mossalli, 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, Jera Mossalli, 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