This Form furnished by: **FRED C. DANCE, ESQ., Attorney at Law, 234 First Avenue South, Franklin, Tennessee 37064; (615) 794-3450**

FROM:

SHARON RADER, TRUSTEE

TO:

NASHVILLE POST OFFICE CREDIT UNION

BILL GARRETT, Davidson County
Trans:T20140086406 DEEDTRS
Recvd: 11/17/14 11:07 4 pgs
Fees:23.00 Taxes:888.08
20141117-0105785

TRUSTEE'S DEED

New Owner & Address	Taxable Party	Parcel Identification No.
Nashville Post Office Credit Union, P. O. Box 291233 Nashville, Tennessee 37229 - 1233	"Same as Owner"	172 03 0B 028.00

STATE OF TENNESSEE }

COUNTY OF DAVIDSON }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS: $ **240,021.03**.

Sharon Rader
SHARON RADER, TRUSTEE

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF November, 2014.

Sarah Winfree
NOTARY PUBLIC

SARAH WINFREE STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY
My Commission Expires JAN. 9, 2018

MY COMMISSION EXPIRES: 1-9-18
DATE

This Instrument Prepared By:

FRED C. DANCE
Attorney at Law
234 First Avenue South
Franklin, TN 37064

(615) 794-3450

This instrument is made and entered into as of the 17th day of November, 2014, by and between ***SHARON RADER***, Trustee (hereinafter: "Trustee"), and the ***NASHVILLE POST OFFICE CREDIT UNION***.

WHEREAS, by a certain Adjustable Rate Rider, dated August 5, 2009, executed by ***SUSAN C. FERRERI***, a married woman, and Husband, ***JOSEPH E. FRANCIS, SR.***, to ***NASHVILLE POST OFFICE CREDIT UNION*** and secured by a Deed of Trust, to ***SHARON RADER***, as Trustee, of record in **Instrument No. 20090812 – 0075746**, Register's Office for Davidson County, Tennessee;

WHEREAS, the indebtedness secured by said Adjustable Rate Rider and the Deed of Trust became overdue and unpaid, and other conditions of default occurred, by reason of which the lawful owner and holder of the indebtedness secured by said Adjustable Rate Rider and the Deed of Trust declared the Adjustable Rate Rider and the Deed of Trust to be in default and notice of such default was properly given;

WHEREAS, the lawful holder of the Adjustable Rate Rider secured by the Deed of Trust directed the Trustee to sell the property held as security under the Adjustable Rate Rider and the Deed of Trust as provided therein, and the Trustee caused notice to be published in *The Nashville Ledger* that the property would be sold at 11:00 a.m., on Monday, November 17th, 2014, at the main door of the Register of Deeds for Davidson County, Tennessee in Nashville, Davidson County, Tennessee, such advertisement appearing in said newspaper in *The Nashville Ledger* on Friday, October 17, 2014, Friday, October 24, 2014, and Friday, October 31, 2014, and sent a copy of such notice to ***SUSAN C. FERRERI***, a married person, and Husband, ***JOSEPH E. FRANCIS, SR.***, and all known creditors and following such notices, the default was not cured;

WHEREAS, the Trustee at the time, place and date specified in said notices caused the property and all improvement, fixtures, and structures thereon to be offered for sale, and after opening the floor for competitive bids, sold said Property to the ***NASHVILLE POST OFFICE CREDIT UNION*** at the price of $ 240,021.03 Dollars, this being the highest, last and best bid.

NOW THEREFORE, I, SHARON RADER, the Trustee as aforesaid, in consideration of the premises and the sum of $ 240,021.03 Dollars, credited by the ***NASHVILLE POST OFFICE CREDIT UNION*** against the Adjustable Rate Rider and the Deed of Trust, these presents do transfer and convey unto the ***NASHVILLE POST OFFICE CREDIT UNION***, its successors and assigns, all of my rights, title and interest, as Trustee, in and to the following described real estate and improvements located thereon, but no further or otherwise, located in Davidson County, Tennessee, and more particularly described as follows, To Wit:

BEING Lot No. 28, on the Plan of the Woodlands Subdivision, Phase 2, of record in Plat Book 6900, Page 635, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

BEING a the same real property conveyed to Susan C. Ferreri, a married person, from James Allen Wheeler, and wife, Terri Thomas Wheeler, by Warranty Deed dated the 28th day of September, 2007, of record in Instrument No. 20070928 – 0116018, Register's Office for Davidson County, Tennessee.

This conveyance is subject to Restrictive Covenants and ByLaws of record in Book 7334, Page 109; Book 7408, Page 250; Book 7516, Page 37; Book 8464, Page 463; Book 8622, Page 390; Book 8634, Page 224; Book 8643, Page 675; Book 7334, Page 149; Book 7408, Page 289, Register's Office for said County.

This Trustee's Deed was prepared from information provided by the parties herein, and the preparation of this Trustee's Deed neither expresses nor implies any opinion of the preparer as to the title nor as to the accuracy of the description of the property conveyed herein.

This conveyance is subject to (1) Taxes (2) All restrictions of record (3) All easements of record (4) All visible easements (5) All matters appearing on the plan of record (6) All applicable Governmental and Zoning regulations and (7) All indebtedness on the real property as of Record in the Register's Office for Davidson County, Tennessee.

This is improved property known as:

757 East Woodlands Trail, Nashville, Davidson County, Tennessee 37211

TO HAVE AND TO HOLD the aforesaid real estate, together with all improvements thereof, in bar of the equity of redemption, statutory right of redemption, homestead, and exemptions rights, as provided in, but only to the extent provided in, said Adjustable Rate Rider and the Deed of Trust.

Said sale is subject to such liens, defects, encumbrances, adverse claims or other matters which take priority over the Adjustable Rate Rider and the Deed of Trust under which said foreclosure was held or which affects the land therein conveyed.

WITNESS the signature of the Trustee on this the 17th day of November, 2014.

Sharon Rader
SHARON RADER, Trustee

STATE OF TENNESSEE }

COUNTY OF DAVIDSON }

Personally appeared before me, Sarah Winfree, a Notary Public in and for said County and State, the within named **SHARON RADER, TRUSTEE**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that **SHE** executed the within instrument for the purposes of therein contained.

WITNESS my hand at Nashville, Tennessee, on this the 17th day of November, 2014.

Sarah Winfree
NOTARY PUBLIC

My Commission Expires: 1-9-18.
DATE

SARAH WINFREE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires JAN. 9, 2018