RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Dennon S. Smith

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: 09/14/15 08:11 8 pgs
Fees:42.00 Taxes:0.00
20150914-0092741

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated February 24, 2014 and recorded March 4, 2014, Document No. 20140304-0017876 in the Register's Office of Davidson County, Tennessee, Dennon S. Smith conveyed to Stewart Title Guaranty Company, as Trustee for Mortgage Electronic Registration Systems, Inc., a separate corporation acting solely as a nominee for Homebridge Financial Services, Inc. doing business as Real Estate Mortgage Network, its successors and assigns, 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, Homebridge Financial Services, Inc. has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on November 18, 2014, Document No. 20141118-0106173 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 Homebridge Financial Services, 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 was advertised a total of three times, prior to actual sale date; and

WHEREAS, pursuant to said advertisement and notice, on January 28, 2015 at the Davidson County Courthouse, Nashville 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 Homebridge Financial Services, Inc., at and for the sum of $92,801.57, that being the highest and best bid offered; and

WHEREAS, the said Homebridge Financial Services, Inc. has assigned its interest in said property to The Secretary of Housing and Urban Development, 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 Homebridge Financial Services, 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 Secretary of Housing and Urban Development, its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being Lot No. 110 on the Plan of Oakwood Terrace, Section Two, as of record in Plat Book 4460, Pages 118 and 119, Register's Office for Davidson County, Tennessee to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Dennon S. Smith by Warranty Deed recorded May 16, 2001, as Document No. 20010516-0050989, in the Register's Office for Davidson County, Tennessee.

Commonly known as: 4560 Xavier Drive, Antioch, TN 37013.

Tax Parcel No.: 148-08-0-134.00

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, its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 11 day of Feb., 2015.

Wilson & Associates, PLLC

By: _____
Heather Martin – Herron, Attorney
Wilson & Associates, PLLC
TN Bar #32248

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Heather Martin – Herron, 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 11th day of February, 2015.

NOTARY PUBLIC ARKANSAS
COREY D. GREEN
No. 12402356
PULASKI COUNTY
Commission Expires 12-18-2024

_____
Notary Public

My Commission Expires: 12-18-2024

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 $92,801.57, 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 11 day of Feb., 2015

Wilson & Associates, PLLC

By: _____
Heather Martin - Herron
Wilson & Associates, PLLC, as Agent of Grantee
TN Bar #32248

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Heather Martin – Herron, 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, this 11th day of February, 2015.

Corey D. Green
Notary Public



My Commission Expires: 12-18-2024

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

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 February 24, 2014, recorded March 4, 2014, Document No. 20140304-0017876 in the Register's Office of Davidson County, Tennessee, executed by Dennon S. Smith in favor of Mortgage Electronic Registration Systems, Inc., a separate corporation acting solely as a nominee for Homebridge Financial Services, Inc. doing business as Real Estate Mortgage Network, its successors and assigns to secure the payment of a Deed of Trust to Mortgage Electronic Registration Systems, Inc., a separate corporation acting solely as a nominee for Homebridge Financial Services, Inc. doing business as Real Estate Mortgage Network, its 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 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 11 day of Feb., 2015.

Wilson & Associates, PLLC

By: _____
Heather Martin-Herron, Attorney
Wilson & Associates, PLLC
TN Bar 32248

ACKNOWLEDGMENT

STATE OF Arkansas

COUNTY OF Pulaski

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Heather Martin-Herron, 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 11th day of February, 2015.

Corey D. Green
Notary Public

NOTARY PUBLIC ARKANSAS
COREY D. GREEN
No. 12402356
PULASKI COUNTY
Commission Expires 12-18-2024

My Commission Expires: 12-18-2024

Department of Defense Manpower Data Center

Results as of : Feb-10-2015 03:22:46 PM

SCRA 3.0

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: SMITH
First Name: DENNON
Middle Name:
Active Duty Status As Of: Feb-10-2015

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 February 24, 2014, and the Deed of Trust of even date securing the same, recorded March 4, 2014, Document No. 20140304-0017876 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Dennon S. Smith, conveying certain property therein described to Stewart Title Guaranty Company as Trustee for Mortgage Electronic Registration Systems, Inc., a separate corporation acting solely as a nominee for Homebridge Financial Services, Inc. doing business as Real Estate Mortgage Network, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Homebridge Financial Services, Inc.,.

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, by Homebridge Financial Services, Inc., will, on **January 28, 2015 on or about 10:00 AM, at the Davidson County Courthouse, Nashville, 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. The 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 No. 110 on the Plan of Oakwood Terrace, Section Two, as of record in Plat Book 4480, Pages 118 and 119, Register's Office for Davidson County, Tennessee to which said plan reference is hereby made for a more complete and accurate legal description thereof.

ALSO KNOWN AS: 4560 Xavier Drive, Antioch, TN 37013

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: SMITH, DENNON S.

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. 249824**

DATED November 26, 2014

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

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

Jan. 9, 16, 23, 2015 Rd25103

PROOF OF PUBLICATION

THE WESTVIEW NEWSPAPER, LLC dba/ THE LEDGER, the Publisher of THE LEDGER, a weekly newspaper of general circulation printed in the State of Tennessee and distributed throughout Davidson, Williamson, Cheatham, Dickson, Wilson, Robertson, Rutherford, Sumner, Montgomery, Knox, Anderson, Blount and Sevier counties in Tennessee, states that the hereto attached publication appeared in THE LEDGER on the following dates:

January 9, 2015
January 16, 2015
January 23, 2015

THE WESTVIEW NEWSPAPER, LLC dba/ THE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **23rd** day of **January 2015,** 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.

This legal notice was published online at www.tnledger.com and www.publicnoticeads.com/tn for the duration of the run dates listed above. This publication fully complies with Tennessee Code Annotated – 1-3-120.

WITNESS my hand and Official Seal at office this **23rd** day of **January, 2015.**

_____
Notary Public

NOTARY PUBLIC STATE OF SHELBY COUNTY MY COMM. EXP. APRIL 08, 2015

FPS

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True Copy Certification

I, Millicent Garrett, 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, Corey Green, a notary public for this county and state, Millicent Garrett 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: 12-12-2024
Notary' Seal (if on paper)

NOTARY PUBLIC ARKANSAS
COREY D. GREEN
No. 12402356
PULASKI COUNTY
Commission Expires 12-18-2024

240824-Deed