RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Judy S. Andres

GRANTEE(s)
Chris Koch

BILL GARRETT, Davidson County
Trans:T20160069238 DEEDTRS
Recvd: 08/10/16 11:05 5 pgs
Fees:28.00 Taxes:536.50
20160810-0083176

This Instrument Prepared By:
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive
Suite D-220
Little Rock, AR 72211
(501)219-9388

WHEN RECORDED RETURN TO
Midtown Title, LLC
1704 Charlotte Avenue, #105
Nashville, TN. 37203
File No. M16124

TRUSTEE'S DEED

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated July 14, 2011 and recorded July 19, 2011, Document No. 20110719-0055105 in the Register's Office of Davidson County, Tennessee, Judy S. Andres conveyed to FMLS, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank d/b/a Regions Mortgage, 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, Tennessee Housing Development Agency has appointed **Wilson & Associates, PLLC**, Successor Trustee by instrument of record recorded on May 2, 2016, Document No. 20160502-0042401, 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 Tennessee Housing Development Agency 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 the attached Department of Defense DMDC status report, 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. 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).

WHEREAS, pursuant to said advertisement and notice, on July 7, 2016, 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 Chris Koch, at and for the sum of $145,000.00, that being the highest and best bid offered; 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 Chris Koch 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 said Chris Koch, 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 31, FINAL PLAT, SECTION ONE, OLD HICKORY HILLS, as shown on plat of record in Instrument No. 20011023-0115382, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.
>
> Being the same property conveyed to Judy S. Andres by Special Warranty Deed recorded July 19, 2011 in Instrument Number 20110719-0055104, in the Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 7891 Rainey Drive, Antioch, TN 37013.
>
> Tax Parcel No.: 182-060A-031.00

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 Chris Koch, and unto its successors and assigns.

IN WITNESS WHEREOF, the said Successor Trustee has hereunto set his or her hand and seal this 12 day of July, 2016.

Wilson & Associates, PLLC

By: _____
Maria Yoder
Wilson & Associates, PLLC
TN Bar # 30713

ACKNOWLEDGMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Maria Yoder, 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 12 day of July, 2016.

MELISSA ROCHESTER
COMM. EXP.
11-20-2016
No. 12357725
LONOKE
COUNTY
NOTARY PUBLIC - ARKANSAS

_____
Notary Public

My Commission Expires: 11/20/16

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 $145,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

EXECUTED on this 12 day of July, 2016

_____
Chris Koch

ACKNOWLEDGMENT

STATE OF Tennessee

COUNTY OF Davidson

Personally appeared before me, a Notary Public of the state and county aforesaid, duly commissioned and qualified, Chris Koch, with who I am personally acquainted, and whom acknowledged that such person executed the within instrument for the purposes therein contained.

Witness my hand and seal at office in ~~Davidson County~~ this 12th day of July, 2016.

Notary Public

ROBIN L FRIEDMAN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 07-02-2018

My Commission Expires: 7-4-2018

PROPERTY OWNER OR AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Chris Koch
1013 Gilmore Ave
Nashville, TN 37204

4834708867703

Department of Defense Manpower Data Center

Results as of : Jul-11-2016 12:17:36 PM

SCRA 3.0

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: ANDRES

First Name: JUDY

Middle Name:

Active Duty Status As Of: Jul-11-2016

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 July 14, 2011, and the Deed of Trust of even date securing the same, recorded July 19, 2011, Document No. 20110719-0055105, in Office of the Register of Deeds for Davidson County, Tennessee, executed by Judy S. Andres, conveying certain property therein described to FMLS, Inc. as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank d/b/a Regions Mortgage, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Tennessee Housing Development Agency.

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 Tennessee Housing Development Agency, will, on **July 7, 2016 on or about 10:00 AM, at the The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, 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 31, FINAL PLAT, SECTION ONE, OLD HICKORY HILLS, as shown on plat of record in Instrument No. 20011023-0115382, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property. Being the same property conveyed to Judy Andres in Special Warranty Deed, as filed at Instrument Number 20110719-0055104 in the Register's Office of Davidson County.

ALSO KNOWN AS: 7891 Rainey 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:

JUDY S. ANDRES

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. 313317**

DATED May 4, 2016

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

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

May 13, 20, 27, 2016 FI32117

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 and Maury counties in Tennessee, states that the hereto attached publication appeared in THE LEDGER on the following dates:

May 13, 2016
May 20, 2016
May 27, 2016

THE WESTVIEW NEWSPAPER, LLC dba/ THE LEDGER

By: _____

Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **27th** day of **May 2016,** 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 **27th** day of **May 2016.**

_____
Notary Public

MARSHA B. PAYNE
STATE OF TENNESSEE
NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. FEB. 23, 2019

FPS