THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

Tennessee FHA

Name: William E. Fitzgerald, Dorothy H. Fitzgerald
S&K#: 98-1808
FHA #: 483-1823013-203
Loan#: 0000612374

SUBSTITUTE TRUSTEE'S DEED

BOOK 11378 PG. 91

WHEREAS, by Deed of Trust dated March 9, 1992, recorded in Book 8574, Page 9, Register's Office of DAVIDSON County, Tennessee, William E. Fitzgerald and wife, Dorothy H. Fitzgerald conveyed to Vaden Lackey, Jr., Trustee, 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, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 11249, Page 306, in the Register's Office of DAVIDSON County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on January 27, 1999 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 am; and,

WHEREAS, at the time and place mentioned in said advertisement, 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 Tennessee Housing Devlopment Agency, whose address is c/o Union Planters Bank, N.A. 7130 Goodlett Farms Pkwy, Cordova, TN, 38018-4908, at and for the sum of $27,882.81, that being the highest and best bid offered; and,

WHEREAS, the said Tennessee Housing Devlopment Agency has assigned its interests in the said property to Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Tennessee Housing Devlopment Agency, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in NASHVILLE, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 13B on the Plan of the Zone Lot Division of Valley View Terrace, Phase I, of record in Plat Book 5200, Page 531, said Register's Office, to which plan reference is hereby made for a more complete legal description.

This legal description is identical with that in Deed recorded in Book 8574, Page 9, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 8574, Page 9, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in book 8574, page 6, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 27 day of January 1999, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO. TN My Comm. Exp 9 18 2002

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 431 Cathy Jo Circle, ,NASHVILLE, TN, 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
Cumberland Bend Office Center
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803

ATTENTION: Single Family Property Disposition Branch

S & K File #98-1808
Map & Parcel - 133 8 188

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

SHAPIRO & KIRSCH, L. L. P.
Attorneys At Law

5101 Wheelis Drive, Suite 214
Memphis, Tennessee 38117
(901)767-5566

December 21, 1998

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 525 763 222

State of Tennessee
Department of Employment Security
Legal Section
12th Fl. Volunteer Plaza Bldg.
500 James Robertson Pkwy.
Nashville, TN 37219

RE: Property Address: 431 Cathy Jo Circle
Property Owner(s): Fitzgerald, William E., Dorothy H. Fitzgerald
S & K #98-1808

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for UNION PLANTERS BANK, N.A., I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by Tennessee Housing Devlopment Agency

The legal description of the property is:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 13B on the Plan of the Zone Lot Division of Valley View Terrace, Phase I, of record in Plat Book 5200, Page 531, said Register's Office, to which plan reference is hereby made for a more complete legal description.

Your Notice of Tax Liens were filed:June 24, 1998

County: DAVIDSON
District: Middle
Account Number: 402-417
[redacted]-2214

The foreclosure will be held for cash: January 27, 1999

Place: DAVIDSON County Courthouse
Date: January 27, 1999
Time: 10:00 a.m.

The approximate amount of the principal obligation including interest is $. 25789.03

The approximate expenses will be:

Advertisement	$450.00
Attorney fee	$500.00
Recording	$ 50.00

Please advise immediately of any problems or objections. Also, please referenced our file number on any correspondence returned to our office.

Sincerely,

Joe M. Kirsch

Enclosures
cc: UNION PLANTERS BANK, N.A.

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING
PRINTING IN THIS DOCUMENT
UNSATISFACTORY WHEN RECEIVED

SENDER:
- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

3. Article Addressed to:

State of Tennessee
Department of Employment Security
Legal Section
12th Floor, Volunteer Plaza Bldg.
500 James Robertson Parkway
Nashville, TN 37219

4a. Article Number P 525 763 222

4b. Service Type
☐ Registered ☐ Certified
☐ Express Mail ☐ Insured
☐ Return Receipt for Merchandise ☐ COD

7. Date of Delivery 12/30/98

8. Addressee's Address (Only if requested and fee is paid)

5. Received By: (Print Name) Lynn Smith

6. Signature (Addressee or Agent) X

I also wish to receive the following services (for an extra fee):
1. ☐ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

Is your RETURN

PS Form 3811, December 1994

Z 525 763 222

US Postal Service Employment

Receipt for Certified Mail

State of Tennessee
Department of Employment Security
Legal Section
12th Floor, Volunteer Plaza Bldg.
500 James Robertson Parkway
Nashville, TN 37219

Postage	$
Certified Fee	1.35
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	1.10
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	$ 3.23
Postmark or Date	98-1806 12-7198

PS Form 3800, April 1995

STATE OF TENNESSEE
DEPARTMENT OF EMPLOYMENT SECURITY
Legal Department
Tennessee Tower, 25th Floor
312 8th Avenue North
Nashville, Tennessee 37243-0100
(615) 741-3170
(615) 532-7386 FAX

JAN 01 1999

December 31, 1998

Mr. Joe M. Kirsch
Shapiro & Kirsch, L.L.P.
5101 Wheelis Drive, Suite 214
Memphis, TN 38117

BOOK 11378 PG. 96

RE: Property of William E. Fitzgerald III, d/b/a Foodcourt Concepts
TDES Acct. #402-417
TDES Lien #8-3909 (Davidson County)
S & K #98-1808
Notice of Substitute Trustee's Sale

Dear Mr. Kirsch:

Your letter of December 21, 1998, is acknowledged, along with the attendant Notice of Substitute Trustee's Sale, and this will respectfully advise:

1. That said Notice is accepted as being timely and adequate; and,

2. That the amount of delinquent unemployment taxes, penalty and interest computed to date of sale is $8,659.47.

It is requested that you further advise us after the sale regarding: (i) actual proceeds of sale; (ii) net mortgage balance owed to the foreclosing creditor; (iii) sale costs; (iv) other liens, and this Agency's apparent position of priority with respect to same; and, (v) your proposed distribution of sale proceeds.

Should you have further questions regarding this matter, please let us know.

Sincerely,

Michael D. Fort
Counsel to Commissioner

MDF:PDR

cc: James A.-Matheney, Central Office

98-1808
SALE SET 1-27-99

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR
PRINTING IN THIS DOCUMENT
UNSATISFACTORY WHEN RECEIVED.

LAW OFFICE OF SHAPIRO & KIRSCH, L. L. P.
P.O. BOX 241155
MEMPHIS, TENNESSEE 38124-1155
(901) 767-5566

BOOK 11378 PG. 97

December 21, 1998

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 525 763 221

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 431 Cathy Jo Circle
Property Owner(s): Fitzgerald, William E., Dorothy H. Fitzgerald
S & K #98-1808

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for UNION PLANTERS BANK, N.A., I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by Tennessee Housing Devlopment Agency.

The legal description of the property is:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No. 13B on the Plan of the Zone Lot Division of Valley View Terrace, Phase I, of record in Plat Book 5200, Page 531, said Register's Office, to which plan reference is hereby made for a more complete legal description.

Your Notice of Tax Lien was filed: Book 10921 Page 67

County: DAVIDSON
Date: May 7, 1998

and has Account Number: 002 [redacted]-2214/000

The foreclosure will be held for cash:

Place: DAVIDSON County Courthouse
Date: January 27, 1998
Time: 10:00 a.m.

0559239

ILLEGIBLE ↑ REFERENCE

99 MAR 10 PM 1:58

0046 02/10 0101 03CHECK 34.00

The approximate amount of the principal obligation including interest is $25789.03.

The approximate expenses will be:

BOOK 11378 PG. 98

Advertisement	$450.00
Attorney fee	$500.00
Recording	$ 50.00

Please advise immediately of any problems or objections. Also, please reference our file number on any correspondence returned to our office.

Sincerely,

Joe M. Kirsch

Encl.
cc: UNION PLANTERS BANK, N.A.

RECORDERS NOTE:
LEGIBILITY OF WRITING, TYPING O
PRINTING IN THIS DOCUMENT
UNSATISFACTORY WHEN RECEIVE

Z 525 763 221

US Postal Service
Receipt for Certified Mail

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

Postage	$
Certified Fee	1.35
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	1.10
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	$ 3.23
Postmark or Date	98-1808 1/27/98

PS Form 3800, April 1995

SENDER:
- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

3. Article Addressed to:

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

4a. Article Number Z 525 763 221
4b. Service Type
☐ Registered ☒ Certified
☐ Express Mail ☐ Insured
☐ Return Receipt for Merchandise ☐ COD
7. Date of Delivery DEC 29 1998
8. Addressee's Address (Only if requested and fee is paid)

5. Received By: (Print Name) [illegible]
6. Signature: (Addressee or Agent) X [illegible]

I also wish to receive the following services (for an extra fee):
1. ☐ Addressee's Address
2. ☐ Restricted Delivery
Consult postmaster for fee.

PS Form 3811, December 1994 Domestic Return Receipt

Thank you for using Return Receipt Service.