STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 261,100
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS
THE 17 DAY OF Sept 20 08
Deputy Register

PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Davidson County DEEDTRS
Recvd: 09/17/08 10:51 2 pgs
Fees:13.00 Taxes:966.07
20080917-0095012

Name: Winifred C. Ruttlen, and Michael D. Ruttlen
S&K#: 07-21275

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 13, 2005, recorded in Instrument number 20051227-0153799 in the Register's Office of Davidson County, Tennessee, Winifred C. Ruttlen and Michael D. Ruttlen, wife and husband, conveyed to Arnold M. Weiss, 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 Instrument Number 20080717-0073247 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 September 2, 2008, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 LaVern Fross and Iva Fross whose address is 9182 Fox Run Drive, Brentwood, TN 37027, at and for the sum of $261,100.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, LaVern Fross and Iva Fross 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 LaVern Fross and Iva Fross, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Kirsch, LLP., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said LaVern Fross and Iva Fross, their heirs, 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:

Lot Number 100, on the Plan of Wexford Downs, Section One, a Planned Unit Development, as of record in Plat Book 9700, Pages 308 and 309, said Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20051227-0153799, in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument number 20051227-0153799, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20010124-0007260, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens.

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 LaVern Fross and Iva Fross, their heirs, successors and assigns, in fee simple forever, to whom the said Shapiro & Kirsch, LLP., 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 Shapiro & Kirsch, LLP., Substitute Trustee, has hereunto set his hand and seal on the date written below.

Shapiro & Kirsch, LLP.

Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 2nd day of Sept, before me, a Notary Public, in and for said State and County, personally appeared Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be the Managing Foreclosure Attorney of Shapiro & Kirsch, L.L.P. the within named bargainor, a limited liability partnership, and that as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Partnership.

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

SHAUNA D. JONES
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 06/15/2010

6/15/2010
My commission expires:

Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $261,100.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me on the _____, day of _____, 2008.

Notary Public

PROPERTY ADDRESS: 5921 Hitching Post Lane, Nashville, TN 37211

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
LaVern Fross and Iva Fross
9182 Fox Run Drive, Brentwood, TN 37027

S & K #:07-21275
Map & Parcel – 172140A00500CO

PREPARER'S NOTE: IT IS THE GRANTEE'S RESPONSIBILITY TO RECORD THIS INSTRUMENT. FAILURE TO DO SO MAY ADVERSELY AFFECT TITLE OR INTEREST.