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: 02/12/09 10:17 5 pgs
Fees:28.00 Taxes:508.57
20090212-0012284

Name: Todd P. Zeitlin, and Kathy Zeitlin, Husband and Wife
S&K#: 08-010057

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 1, 2007, recorded in Instrument number 20070618-0072396 in the Register's Office of Davidson County, Tennessee, Todd P. Zeitlin, a/k/a Todd Zeitlin, Kathy Zeitlin, husband and wife, conveyed to FMLS, Inc., 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 20090109-0002424, 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 9, 2009, 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 Regions Bank, whose address is Regions Bank, 2050 Parkway Office Cir., Birmingham, Alabama 35244-1805 at and for the sum of $137,452.59, that being the highest and best bid offered; 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 Regions Bank , 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 Regions Bank, its 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 10 Phase 1, of Belle Pointe, as shown on plat of record in Book 6250, Page 500 (erroneously omitted form DOT at instrument #20070618-0072396) in the register's office of Davidson County, Tennessee to which plat reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20070618-0072396 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 Instrument number 20070618-0072396 Register's Office of Davidson County, Tennessee.

The last deed of record is Quit Claim Deed, recorded in Instrument Number 07085991, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (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 Regions Bank, its 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 9th day of January, 2009, 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.

MY COMMISSION EXPIRES:
May 12, 2010

My commission expires:

Notary Public

SHARON N. FEWELL
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of property conveyed (whichever is greater) is $137,452.59.

Affiant

Subscribed and sworn to before me on the date written above.

MY COMMISSION EXPIRES:
May 12, 2010

My commission expires:

Notary Public

SHARON N. FEWELL
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

PROPERTY ADDRESS: 419 Belle Point Drive, Nashville, TN 37221

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Regions Bank

2050 Parkway Office Cir.
Birmingham, Alabama 35244-1805

S & K #:08-010057
Map & Parcel – 142100B01000CO

Gerald M. Shapiro
Admitted in Illinois
and Florida
Joe M. Kirsch
Admitted in Tennessee
Sharon N. Fewell
Admitted in Tennessee
and Arkansas
D. Denise Griffin
Admitted in Tennessee
and Arkansas



Shapiro and Kirsch, LLP
ATTORNEYS AT LAW

Ashley M. Jones
Admitted in Tennessee
and Arkansas
Renee G. Kammer
Admitted in Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee
R. Todd Mosley
Admitted in Tennessee
Jeremy Lipford
Director of Operations

December 6, 2008

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # **7160 3901 9845 8323 9174**)

Internal Revenue Service
Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
Nashville, TN 37203

Attention: P. Jackson

Dear Sir:

The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from Todd P. Zeitlin, a/k/a Todd Zeitlin, Kathy Zeitlin, husband and wife to FMLS, Inc., Trustee, dated June 1, 2007, recorded in the Register's Office of Davidson County, Tennessee, in Instrument number 200070618-0072396; has been requested by the noteholder, Regions Bank d/b/a Regions Mortgage, to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Instrument Number 200080425-0042417, in the Register's Office of Davidson County, Tennessee.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property located in Davidson County, Tennessee to wit:

Lot 10 Phase 1, of Belle Pointe, as shown on plat of record in Book 6250, Page 500 (erroneously omitted form DOT at instrument #20070618-0072396) in the register's office of Davidson County, Tennessee to which

plat reference is hereby made for a more particular description of said property.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on **January 9, 2009 @ 10:00 AM;** Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said deed of trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Unpaid principal balance	$	134,837.52
Interest 6/21/08 to 01/09/09	$	4,842.26
Late charges	$	0.00
Attorney fees	$	550.00
Advertisement	$	450.00
Recording charges	$	32.00
State tax	$	464.35
TOTAL	**$**	**141,176.13**

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH

Joe M. Kirsch

Enclosures
cc: Regions Bank

lrs2.ltr
S & K #08-010057

2. Article Number



7160 3901 9845 8323 9174

3. Service Type CERTIFIED MAIL

4. Restricted Delivery? *(Extra Fee)* ☐ Yes

1. Article Addressed to:

Internal Revenue Service
Area Director – Compliance
Attn: Technical Support P. Jackson
801 Broadway – MDP 53
Nashville, TN 37203
08-010057TEM

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) R BRIEN

B. Date of Delivery

C. Signature

X R B Brien ☐ Agent ☐ Addressee

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

RECEIVED

[illegible] 2008

Internal Revenue Service
Nashville Mail Center

PS Form 3811, January 2005 Domestic Return Receipt