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: 02/13/09 10:41 4 pgs
Fees:23.00 Taxes:453.52
20090213-0012726

Name: Robert P. Graham
S&K#: 08-007408

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 15, 2007, recorded in Instrument number 20070827-0102235 in the Register's Office of Davidson County, Tennessee, Robert P. Graham, a married man, conveyed to Larry N. Westbrook, Esq., 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 20081010-0102856, 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 19, 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 PHH MORTGAGE CORPORATION, whose address is PHH Mortgage Corporation, 4001 Leadenhall Road, Attn: Mail Stop SV-01, Mount Laurel, New Jersey 08054 at and for the sum of $122,572.00, 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 PHH MORTGAGE CORPORATION, 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 PHH MORTGAGE CORPORATION, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 144, on the Plan of Lake Towne Park, Section VII, as shown by plat of record in Plat Book 7900, Page 402, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20070827-0102235 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 20070827-0102235 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20070827-0102234, 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 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 PHH MORTGAGE CORPORATION, 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

Ashley M. Jones, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 9 day of January, 2009, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be an Authorized Agent 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.

PATRICIA ALLEN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 01/01/2012

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 or value of property conveyed (whichever is greater) is $122,572.00.

Affiant

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

PATRICIA ALLEN STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 01/01/2012

My commission expires:

Notary Public

PROPERTY ADDRESS: 3533 Laketowne Drive, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
PHH MORTGAGE CORPORATION
4001 Leadenhall Road
Attn: Mail Stop SV-01
Mount Laurel, New Jersey 08054

S & K #:08-007408
Map & Parcel – 150-11-32.00

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

January 28, 2009

Joe M. Kirsch
Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119

Re: Foreclosure Sale of Property Owned by: **Robert S Graham**
Entity Number: **002 364020460/000**
S&K: **08-007408**

Dear Mr. Kirsch:

This is in reply to your letter dated January 26, 2009 indicating that the real property owned by the above referenced taxpayer was sold at public auction on **January 19, 2009** for **$122,572.00**, which is equal to or less than the amount owed the mortgagees and the cost of the foreclosure.

After reviewing the information furnished by you, we are releasing the State's tax lien on the property sold. We trust this has answered your letter, but if not, please let us know.

Sincerely,

Donera Adcox, Account Tech I
Special Procedures Section
Revenue Enforcement Division

DA/enc

c: *file*

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

December 19, 2008

Joe M. Kirsch
Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119

Re: Foreclosure Sale of Property Owned by: **Robert S Graham**
Entity Number: **002 364020460000**
S&K #: **08-007408**

Dear Mr. Kirsch:

This is in reference to your letter dated December 16, 2008 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. § 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. Excess proceeds, if any, should be sent to the attention of the Special Procedures Unit at P.O. box 190665 Nashville, TN 37219-0665. The amount of taxes, penalties and interest that is due as of **January 19, 2009** is **$1,095.87**. *(Please be advised that if the scheduled sale is cancelled or postponed for any reason, notice must be submitted in writing if the sale is to be continued).*

After the sale, (and within 15 days), please furnish me with **an accounting of the sale** (form enclosed), and I will release the State's tax lien on the property sold. If the sale is canceled, please advise this office with a brief explanation. I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Donera Adcox, Account Tech I
Special Procedures Section
Revenue Enforcement Division

DA/enc
c: *file*