BILL GARRETT, Davidson County
Trans:T20090049733 DEEDTRS
Recvd: 07/23/09 09:44 4 pgs
Fees:23.00 Taxes:152.44
20090723-0069057

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

Name: Renee E. Bowen,
S & K#: 01-1292

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 31, 1987, recorded in Book 7314, Page 465 re-recorded in Book 7324, Page 489 in the Register's Office of Davidson County, Tennessee, Renee E. Bowen, unmarried, conveyed to Jonathan J. Foley, 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 Instrument Number 200906220057797 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 July 6, 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 C. B. Investments, LLC whose address is 4525 Harding Road, Suite 257, Nashville, TN 37205, at and for the sum of $41,200.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, C. B. Investments, LLC 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 C. B. Investments, LLC, 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 C. B. Investments, LLC, its heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee to wit:

Unit Number 1456 on the plan of Neely's Bend Villas, a Condominium Development, as of record in Plat Book 5200, Page 262 in the Register's Office for said county, to which plan 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 Book 7314, Page 465, 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 Book 7314, Page 465, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 7314, Page 462, 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.

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.

SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

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 C. B. Investments, LLC, its 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

Ashley M. Jones, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 6th day of July, 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 the Authorized Agent of Shapiro & Kirsch 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.

TRAVIS SCAGGS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY My Commission Expires 02/01/2012

2/1/2012
My commission expires:

Travis Scaggs
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 $41,200.00 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 21st, day of July, 2009.

Notary Public

ANDREW L. HIRT STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

PROPERTY ADDRESS: 1456 East Cedar Lane, Madison, TN 37115

RETURN TO:
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
C. B. Investments, LLC
4525 Harding Road, Suite 257, Nashville, TN 37205

S & K #:01-1292
Map & Parcel – 053090A02500CO

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

827.0115

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

Shapiro and Kirsch, LLP

ATTORNEYS AT LAW

Renee G. Kammer
Admitted in Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee
R. Todd Mosley
Admitted in Tennessee
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Jeremy Lipford, Director of Operations

May 28, 2009

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7160 3901 9848 3255 1514)

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 Renee E. Bowen, unmarried to Jonathan J. Foley, Jr., Trustee, dated July 31, 1987, recorded in the Register's Office of Davidson County, Tennessee, in Book 7314, Page 465, has been requested by the noteholder, EverBank, 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 Book 10278, Page 564, 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:

Unit Number 1456 on the plan of Neely's Bend Villas, a Condominium Development, as of record in Plat Book 5200, Page 262 in the Register's

Office for said county, to which plan 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 **July 6, 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	$ 32,205.98
Interest 10/1/08 to 07/06/09	$ 2,039.68
Late charges	$ 85.00
Attorney fees	$ 660.00
Advertisement	$ 450.00
Recording charges	$ 32.00
State tax	$117.06
TOTAL	$35,589.72

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: Everhome Mortgage Company

irs2.ltr
S & K #01-1292