BILL GARRETT, Davidson County
Trans:T20090057686 DEEDTRS
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Fees:12.00 Taxes:0.00
20090824-0079299

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: Ken M. Oxley, and Mary Oxley
S & K#: 09-016779

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 17, 2001, recorded in Instrument number 20011019-0114170 in the Register's Office of Davidson County, Tennessee, Kendrick M. Oxley and Mary C. Oxley aka Mary C. Anter-Oxley, conveyed to John Kendrick, 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 20090727-0070055, 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 August 14, 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 CitiFinancial Inc., a Tennessee corporation, whose address is Citifinancial North America, Inc., 1111 Northpoint Dr., Building 4; Suite 100, Coppell, Texas 75019 at and for the sum of $70,875.71, that being the highest and best bid offered; and,

WHEREAS, the said CitiFinancial Inc., a Tennessee corporation has assigned its interests in the said property to Federal National Mortgage Association, its 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 CitiFinancial Inc., a Tennessee 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 Federal National Mortgage Association, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 26B, Phase 2, Hermitage Villa Condominiums, as shown by the Master Deed and By-Laws of Hermitage Villa Condominiums, as of record in Book 6623, page 595, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description of said unit, together with an undivided interest in the common elements for Hermitage Villa Condominiums, appurtenant to said unit, as defined in the Master Deed and By-Laws for Hermitage Villa Condominiums.

Unit A of Lot 26 of Phase 2, of Hermitage Villa Condominiums, as shown by the Master Deed and By-Laws of Hermitage Villa Condominiums, of record in Book 6623, page 595, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description of said unit, together with an undivided interest in the common elements for Hermitage Villa Condominiums, appurtenant to said unit, as defined in the Master Deed and By-Laws for Hermitage Villa Condominiums.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20011019-0114170 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 20011019-0114170 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 8291, Page 207, in the Register's Office for Davidson County, Tennessee.

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

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 Federal National Mortgage Association, 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

D. Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 14th day of August, 2009, before me, a Notary Public, in and for said State and County, personally appeared D. Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be the Managing Foreclosure Attorney 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.

2/1/2012
My commission expires:

Travis Scaggs
Notary Public

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

NO TAX/EXEMPT AGENCY

PROPERTY ADDRESS: 376 Monaco Drive, 374 Monaco Drive, Hermitage, TN 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
P.O. Box 650043
Dallas, TX 75265-0043

S & K #:09-016779
Map & Parcel – 075060A05200CO and 075060A05100CO