PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
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BILL GARRETT, Davidson County
Trans:T20100005274 DEEDTRS
Recvd: 01/27/10 10:30 2 pgs
Fees:12.00 Taxes:0.00
20100127-0006833

Name: Gregory A. Garner, and Dawn M. Garner
S & K#: 09-021388

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 12, 2004, recorded in Instrument number 20040819-0100339 corrected at Instrument Number 20091102-0100835 in the Register's Office of Davidson County, Tennessee, Gregory A. Garner, joined by his wife, Dawn M. Garner, conveyed to Cumberland Title, 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 20091228-0117239, 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 December 15, 2009 at 10:00 am, at which time it was announced the sale adjournment to be held on January 15, 2010, 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 First Horizon Home Loans, A Division of First Tennessee Bank, National Association, whose address is MetLife Home Loans, a division of MetLife Bank NA, 4000 Horizon Way, Suite 100, Irving, Texas 75063 at and for the sum of $249,528.78, that being the highest and best bid offered; and,

WHEREAS, the said First Horizon Home Loans, A Division of First Tennessee Bank, National Association 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 First Horizon Home Loans, A Division of First Tennessee Bank, National Association, 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 Old Hickory, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 164, on the Plan of Brandywine Pointe, Phase Twelve, Section Two, as of record in Plat Book 9700, Page 15 (erroneously referred to as Plat Book 11244, Page 669, in Deed of Trust of record in Instrument Number 20040819-0100339), Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20040819-0100339 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 20040819-0100339 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200408190100338, 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, LLP

D. Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 15th day of January, 2010, 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, LLP 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:

Notary Public

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

NO TAX/EXEMPT AGENCY

PROPERTY ADDRESS: 1809 Clinch Place, Old Hickory, TN 37138

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

S & K #:09-021388
Map & Parcel – 064030A06900CO