PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
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BILL GARRETT, Davidson County
Trans:T20100045573 DEEDTRS
Recvd: 07/26/10 13:01 2 pgs
Fees:13.00 Taxes:200.54
20100726-0058400

Name: Royce B. Hart Sr., and Gloria D. Anderson
S & K#: 09-023744

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 19, 2007, recorded in Instrument number 20070302-0026008 and re-recorded in Instrument Number 20070322-0034700 in the Register's Office of Davidson County, Tennessee, Royce Hart, Sr. and Gloria D. Anderson Husband and Wife as Tenants by Entireties with Right of Survivorship, conveyed to C.E. Harrison, 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 20100428-0032207, 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 May 17, 2010, at the Davidson County Courthouse in Nashville, Tennessee, at 1:00PM; 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 The Bank of New York Mellon, (fka The Bank of New York) on behalf of CIT Mortgage Loan Trust, 2007-1, whose address is Vericrest Financial Inc., 715 S. Metropolitan Ave., Oklahoma City, Oklahoma 73108 at and for the sum of $54,200.00, that being the highest and best bid offered; and,

WHEREAS, the said The Bank of New York Mellon, (fka The Bank of New York) on behalf of CIT Mortgage Loan Trust, 2007-1, has assigned it's interest in the said property to The Bank of New York Mellon as Trustee for CIT Mortgage Loan Trust, 2007-1; 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 The Bank of New York Mellon, (fka The Bank of New York) on behalf of CIT Mortgage Loan Trust, 2007-1, 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 The Bank of New York Mellon as Trustee for CIT Mortgage Loan Trust, 2007-1, 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:

Being the Westerly part of Lot Number 406 on the Plan of McGavock's Town North Nashville of record in Book 21, Page 23, Register's Office for Davidson County, Tennessee, and described in Book 547, Page 3, to which reference is hereby made for a more complete description.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20070302-0026008 and re-recorded in Instrument Number 20070322-0034700 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 20070302-0026008 and re-recorded in Instrument Number 20070322-0034700 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200703020026007, 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 The Bank of New York Mellon as Trustee for CIT Mortgage Loan Trust, 2007-1, 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 17th day of May, 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.

8/20/2011
My commission expires:

Notary Public

PAULA R. HILL
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 08/20/2011

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 $54,200.00.

Affiant

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

8/20/2011
My commission expires:

Notary Public

PAULA R. HILL
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 08/20/2011

PROPERTY ADDRESS: 1400 11th Avenue, Nashville, TN 37208

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The Bank of New York Mellon as Trustee for CIT Mortgage Loan Trust, 2007-1
715 S. Metropolitan Ave.
Oklahoma City, Oklahoma 73108

S & K #:09-023744
Map & Parcel – 08116013800