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:T20100063632 DEEDTRS
Recvd: 10/07/10 10:50 2 pgs
Fees:12.00 Taxes:0.00
20101007-0080431

Name: Sabrina A. Hayes, and James E. Hayes
S & K#: 10-008403

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 31, 2003, recorded in Instrument Number 20030801-0109398 in the Register's Office of Davidson County, Tennessee, Sabrina A. Hayes and James E. Hayes, wife and husband, conveyed to Emmett James House and Bill R. McLaughlin, 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 20100907-0070869, 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 September 27, 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 Regions Bank DBA Regions Mortgage, successor by merger to Union Planters Bank, National Association, whose address is Regions Mortgage, 7130 Goodlett Farms Parkway, A4W, Cordova, Tennessee 38016 at and for the sum of $86,962.90, that being the highest and best bid offered; and,

WHEREAS, the said Regions Bank DBA Regions Mortgage, successor by merger to Union Planters 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 Regions Bank DBA Regions Mortgage, successor by merger to Union Planters 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 Nashville, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 1 on the Plan of the Re-subdivision of certain lots in Block Number 27, etc., in Cumberland Nurseries, of record in Book 161, Page 139, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said property.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20030801-0109398 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 20030801-0109398 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20030801-0109397, 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 27th day of September, 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.

My Commission Expires:
June 4, 2013

My commission expires:

Notary Public

KRISSY GILLUM
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

NO TAX/EXEMPT AGENCY
TCA CODE 67-4-409

PROPERTY ADDRESS: 317 Elberta Street, Nashville, TN 37210

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

S & K #:10-008403
Map & Parcel – 11905017500