BILL GARRETT, Davidson County
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PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
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901-767-5566
Fax: 901-761-5690

Tennessee FHA

Name: Janita P. Tower, and Lance K. Tower
S&K#: 10-004984
FHA #: 483-4322632 703

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 22, 2009, recorded in Instrument number 20091113-0104742 in the Register's Office of Davidson County, Tennessee, Janita P. Tower conveyed to FMLS, Inc., 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 20100602-0042570, 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 June 28, 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 d/b/a Regions Mortgage, whose address is Regions Mortgage, 7130 Goodlett Farms Parkway, A4W, Cordova, Tennessee 38016, at and for the sum of $143,462.09, that being the highest and best bid offered; and,

WHEREAS, the said Regions Bank d/b/a Regions Mortgage has assigned its interests in the said property to Secretary of Housing and Urban Development, Washington, D.C., his 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 d/b/a Regions Mortgage, 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 Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

The land referred to in this Commitment is described as follows:

Unit No. 224 of PEPPER RIDGE CONDOMINIUMS, PHASE III, a Horizontal Property regime, located off Una-Antioch Pike, Antioch, Davidson County, Tennessee, as shown on the plat of Pepper Ridge Condominiums, Phase III, recorded as Exhibit "A" to Second Annexation of Land of record in Book 7779, Page 48, as amended by Plat in Book 7900, Page 42, of the Register's Office for Davidson County, Tennessee; said Annexation subjects that property known as Pepper Ridge Condominiums, Phase III, to the Master Deed and Declaration of Covenants, Conditions, and Restrictions dated February 8, 1988, and recorded on February 9, 1988, in Book 7466, Page 248, said Register's Office, and thereby submits said property to the Horizontal Property Act of the State of Tennessee, to all of which reference is hereby made. The easements, restrictions, conditions, and regulations imposed upon and relating to the property apartments, owners and tenants of Pepper Ridge Condominiums contained in the Master Deed and By-Laws appended thereto, of record in Book 7466, Page 248, said Register's Office, and by Second Annexation of Land of record in Book 7779, Page 48, said Register's Office, are incorporated in this Deed by reference and made a part of the same as though copied herein.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20091113-0104742 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 Instrument number 20091113-0104742 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200609110112463, 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 Secretary of Housing and Urban Development, Washington, D.C., his 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 28th day of June, 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 Authorized Agent of Shapiro & Kirsch, L.L.P. 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/GOVERNMENTAL AGENCY
TCA Code 67-4-409

PROPERTY ADDRESS: 224 Pepper Ridge Circle, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
Michaelson, Conner, and Boul, Inc.
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108

ATTENTION: Single Family Property Disposition Branch

S & K File #10-004984
Map & Parcel -149050A22400CO

PREPARED BY AND RETURN TO:
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