PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
(901)767-5566
Fax (901)761-5690

BILL GARRETT, Davidson County
Trans:T20100081201 DEEDTRS
Recvd: 12/28/10 09:52 6 pgs
Fees:32.00 Taxes:0.00
20101228-0102532

Name: Heirs of Lois Carr

S&K#: 10-008427

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated February 13, 2006, recorded in Instrument No. 20060224-0021807 in the Register's Office of Davidson County, Tennessee, Lois Garner Carr, A Single Woman conveyed to Larry D. Craig, Attorney, 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 20101001-0078347, 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 Notice of the Right to Foreclose has been timely given in compliance with Tennessee Code Annotated §35-5-117.

WHEREAS, the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, pursuant to T.C.A. § 35-5-101 Notice of the Foreclose Sale including the date, time, location, and terms of the sale was timely given by mailing a copy of the Notice of Sale by registered or certified mail, return receipt requested, to all parties entitled to said notice.

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 November 22, 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 Financial Freedom Acquisition LLC, whose address is Financial Freedom, 1 Banting, Irvine, California 92618, at and for the sum of $215,332.62, that being the highest and best bid offered; and,

WHEREAS, the said Financial Freedom Acquisition LLC has assigned its interests in the said property to Federal National Mortgage Association, 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 Financial Freedom Acquisition LLC 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 his 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:

Part of Block 8 on the map of Realty Savings Bank and Trust Company's Revised Plan of West Extension of Charlotte Park Company's First Addition, as of record in Book 421, Page 18, Register's Office for said County, more particularly described as follows:

Beginning at a point in the Easterly margin of 52nd Avenue North formerly 11th Street, 522.5 feet South of the South margin of Charlotte Avenue, being 47.5 feet South of the Southwest corner of the lot conveyed to J.C. Cox and wife, by deed from H.H. Williams, Jr. and wife, of record in Book 452, Page 384, said Register's Office; thence Easterly and parallel to the South margin of Charlotte Avenue, 140 feet to the Westerly margin of an alley; thence with the margin of said alley, Southerly 47.5 feet to the Northerly margin of another alley; thence with the Northerly margin of said last mentioned alley; Westerly 140 feet to the Easterly margin of 52nd Avenue, North; thence with the margin of the same, Northerly 47.5 feet to the beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20060224-0021807 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 No. 20060224-0021807 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 2137, Page 501, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens and any other matter of record.

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 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 22nd day of November, 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 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.

06/18/2011
My commission expires:

Notary Public

SCEDELLA A. MCATEE
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 06/18/2011

NO TAX/GOVERNMENTAL AGENCY
TCA Code 67-4-409

PROPERTY ADDRESS: 316 52nd Avenue North, Nashville, Tennessee 37209

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

S & K File #10-008427
Map & Parcel -09115015800

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Department of Defense Manpower Data Center Nov-21-2010 15:35:50

Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
CARR	LOIS	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.
Report ID:JAUMVALI7M

THE City Paper

Affidavit of Publication

State of Tennessee

County of Davidson

I, Dorothy Cheeney, for The City Paper, a daily newspaper published and distributed in the aforementioned county and state, hereby certify that the attached advertisement appeared in The City Paper.

Oct 31, Nov 7, 14, 2010
Date of publication

Dorothy Cheeney

Subscribed and sworn to before me,

This _15_ day of ____November _____ 2010.

_____
Notary Public

My Commission Expires _____

Docket No. 10-008427 Cost $750.00

210 12th Avenue South, Suite 100, Nashville, TN 37203 Phone 615-244-7989

10-008427

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on November 22, 2010 at 1:00PM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee pursuant to Deed of Trust executed by Lois Garner Carr, A Single Woman, to Larry D. Craig, Attorney, Trustee, on February 13, 2006, at Instrument No. 20060224-0027807; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Owner of Debt: Financial Freedom Acquisition LLC

The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record: Described property located in Davidson County, Tennessee, to wit: Part of Block B on the map of Realty Savings Bank and Trust Company's Revised Plan of West Extension of Charlotte Park Company's First Addition, as of record in Book 421, Page 18, Register's Office for said County, more particularly described as follows:

Beginning at a point in the Easterly margin of 52nd Avenue North formerly 11th Street, 522.5 feet South of the South margin of Charlotte Avenue, being 47.5 feet South of the Southwest corner of the lot conveyed to J.C. Cox and wife, by deed from H.H. Williams, Jr. and wife, of record in Book 452, Page 334, said Register's Office; thence Easterly and parallel to the South margin of Charlotte Avenue, 140 feet to the Westerly margin of an alley; thence with the margin of said alley, Southerly 47.5 feet to the Northerly margin of another alley; thence with the Northerly margin of said last mentioned alley, Westerly 140 feet to the Easterly margin of 52nd Avenue, North; thence with the margin of the same, Northerly 47.5 feet to the beginning.

Street Address: 316 52nd Avenue North, Nashville, TN 37209

Current Owner(s) of Property: Heirs of Lois Gardner Carr

Other interested parties: Secretary of Housing and Urban Development

The street address of the above described property is believed to be 316 52nd Avenue North, Nashville, TN 37209, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

SALE IS SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

SALE IS SUBJECT TO ONE YEAR RIGHT OF REDEMPTION HELD BY SECRETARY OF HOUSING AND URBAN DEVELOPMENT BY REASON OF THE DEED OF TRUST OF RECORD AT INSTRUMENT NUMBER 20060224-0027809, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

SALE IS SUBJECT TO ANY INTEREST THAT MAY EXIST IN UNRELEASED DEED OF TRUST OF RECORD AT INSTRUMENT NUMBER 20070713-0086555, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

If the highest bidder cannot pay the bid within twenty-four (24) hours of the sale, the next highest bidder, at their highest bid, will be deemed the successful bidder.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time.

This office is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Shapiro & Kirsch, LLP
Substitute Trustee
www.kirschattorneys.com
Law Office of Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
Phone 901-767-5566
Fax 901-767-1899
File No. 10-008427
TCP Oct 31, Nov 7, 14, 2010