BILL GARRETT, Davidson County
Trans:T20110044759 DEEDTRS
Recvd: 07/25/11 11:04 6 pgs
Fees:33.00 Taxes:871.35
20110725-0056678

PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP, Attorney
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
Fax (901)761-5690

Name: Mohammad A. Ismaili, and Shahnaz A. Ismaili

S&K#: 10-005372

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 22, 2004, recorded in Instrument No. 20041028-0129647 in the Register's Office of Davidson County, Tennessee, Mohammad A. Ismaili and Shahnaz A. Ismaili as husband and wife conveyed to Cumberland Title Company, 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, OneWest Bank, FSB appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number: 20110330-0024413, 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, OneWest Bank, FSB 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 OneWest Bank, FSB, 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 24, 2011, at the Davidson County Courthouse, South Main door, One Public Square, 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 OneWest Bank, FSB, whose address is OneWest Bank, FSB, 888 E. Walnut Street, Pasadena, California 91101, at and for the sum of $235,500.00, that being the highest and best bid offered; and,

WHEREAS, the said OneWest Bank, FSB has assigned its interests in the said property to OWB REO, LLC, 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 OneWest Bank, FSB 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 OWB REO, LLC 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:

Lot Number 22 Aberdeen Woods, Phase Three, Section One, as shown by plat of record in Instrument Number 200005230051434, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20041028-0129647 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. 20041028-0129647 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200108140087769, 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.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

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 OWB REO, LLC 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

Ashley M. Jones, Authorized Agent
D. Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 20th day of July, 2011, before me, a Notary Public, in and for said State and County, personally appeared ASHLEY JONES, with whom I am personally acquainted, and who, upon oath acknowledged to be AUTHORIZED AGENT 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
JANUARY 05, 2015
My commission expires:

Notary Public

STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MEGAN HANNA

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $235,500.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

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

MY COMMISSION EXPIRES
JANUARY 05, 2015
My commission expires:

Notary Public

STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY MEGAN HANNA

PROPERTY ADDRESS: 1108 Rannoch Place, Nashville, Tennessee 37220

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
OWB REO, LLC
888 E. Walnut Street
Pasadena, California 91101

S & K File #10-005372
Map & Parcel -161010B09800CO

PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP, Attorney
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
Fax (901)761-5690

COST OF PUBLICATION

First Insertion [redacted]
Second Insertion [redacted]
Third Insertion [redacted]

Total [redacted]

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **June 24, 2011 at 1:00 PM** local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee pursuant to Deed of Trust executed by Mohammad A. Ismaili and Shahnaz A. Ismaili as husband and wife, to Cumberland Title Company, Trustee, on October 22, 2004 at Instrument No. 20041028-0129647; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Owner of Debt: OneWest Bank, FSB

The following real estate located in Davidson County, Tennessee, will be sold to the highest cash bidder subject to all unpaid taxes, prior liens and encumbrances of record:

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

Lot Number 22 Aberdeen Woods, Phase Three, Section One, as shown by plat of record in Instrument Number 20000523005143A, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Street Address: 1108 Rannoch Place, Nashville, Tennessee 37220

Current Owner(s) of Property: Mohammad A. Ismaili and wife, Shahnaz A. Ismaili

Other interested parties: Aberdeen Woods Home Owners Association, Inc. c/o Law Office of Hall & Sitler, Household Financial Center Inc. and Household Financial Center Inc.

The street address of the above described property is believed to be 1108 Rannoch Place, Nashville, Tennessee 37220, 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.

Notice of this Substitute Trustee's Sale has been timely given to the State of Tennessee as required by T.C.A. § 67-1-1433(b)(1).

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower, and the rights of Mohammad A. Ismaili and Shahnaz A. Ismaili as husband and wife, and those claiming through them, and subject to the right of redemption by the DEPARTMENT OF REVENUE, STATE OF TENNESSEE by reason of tax lien of record in Instrument Number 20080312-0048487 at the Register's Office of Davidson County, Tennessee, subject to any accrued taxes and restrictions.

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
565 Perkins Road Extended, Second Floor
Memphis, TN 38117
Phone (901)767-5566
Fax (901)761-5690

File No. 10-005372
May 27, June 3, 10, 2011 Fgl12520

PROOF OF PUBLICATION

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER, the Publisher of Westview, a weekly newspaper of general circulation, printed in the State of Tennessee and distributed throughout Davidson and Williamson County in Tennessee, states that the hereto attached publication appeared in The Westview on the following dates:

May 27, 2011
June 3, 2011
June 10, 2011

THE WESTVIEW NEWSPAPER, LLC

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **10th** day of **June 2011**, this instrument was signed and sealed in behalf of the corporation (or association), by authority of its Board of Directors and **Catron J. Kerr** acknowledged the instrument to be the free act and deed of the corporation (or association) and that the corporation has no corporate seal.

FTT/FPS

10-005372

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

May 31, 2011

Joe M. Kirsch
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117

Re: Foreclosure Sale of Property Owned by: **Mohammad Ismaili**
Entity Number: 002 XXX-XX-3974/000

This is in reference to your letter dated May 23, 2011 regarding a foreclosure sale of property owned by the above-captioned taxpayer(s), pursuant to the provisions of T.C.A. § 67-1-1401 et. seq..

The Tennessee Department of Revenue does not have any known liens filed against the taxpayer(s). The most recent lien was released on June 24, 2010 instrument 20100624-0049287 , in Davidson County, Tennessee.

I trust that this has answered your letter, but if not, please let me know.

Lien Desk 1
Special Procedures Section
Revenue Enforcement Division
Tennessee Department of Revenue

SP/bt
c: *file*

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
Admitted in Arkansas & Tennessee
D. Denise Griffin
Admitted in Arkansas & Tennessee
Ashley M. Jones
Admitted in Arkansas & Tennessee



Shapiro and Kirsch, LLP
ATTORNEYS AT LAW

Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Matthew P. McKay
Admitted in Tennessee & Arkansas
Rebekah Bartlett
Admitted in Tennessee
Jeremy Lipford, Director of Operations

May 23, 2011

CERTIFIED MAIL # 7160 3901 9848 9648 5114
RETURN RECEIPT REQUESTED

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 1108 Rannoch Place, Nashville, Tennessee 37220
Property Owner(s): Mohammad A. Ismaili
S & K # 10-005372

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for OneWest Bank, FSB, I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by OneWest Bank, FSB of record at Instrument No. 20041028-0129647 in Davidson, Tennessee.

The legal description of the property is:

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

Lot Number 22 Aberdeen Woods, Phase Three, Section One, as shown by plat of record in Instrument Number 200005230051434, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Your Notice of Tax Lien was filed: Instrument No. Instrument Number 20080512-0048467

County: Davidson
Date: May 12, 2008

and has Account Number: 002 XXX-XX-3974

The foreclosure will be held for cash:

Place: Davidson County Courthouse
Date: June 24, 2011
Time: 1:00PM

The approximate amount of the principal obligation including interest is **$340,143.04.**

The approximate expenses will be:

Advertisement	**$ 450.00**
Attorney fee	**$ 550.00**
Recording	**$ 32.00**

Please advise immediately of any problems or objections. Also, please reference our file number on any correspondence returned to our office.

Sincerely,

Joe M. Kirsch

Encl.
cc: OneWest Bank, FSB