PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP, Attorney
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
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BILL GARRETT, Davidson County
Trans:T20110075663 DEEDTRS
Recvd: 12/01/11 09:56 2 pgs
Fees:12.00 Taxes:0.00
20111201-0093462

Tennessee FHA

Name: Denise R. Crapps, a/k/a Denise R. Crapps

S&K#: 06-3333

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 28, 1999, recorded in Book 11554, Page 554; re-recorded as Instrument Number 20000830008581O; re-recorded as Instrument Number 200009150091786; re-recorded as Instrument Number 200010300107322; modified in Instrument Number 20070226-0023303; modified in Instrument Number 20100830-0068652
in the Register's Office of Davidson County, Tennessee, Denise Crapps conveyed to First American Title Insurance Co., 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, PHH Mortgage Corporation appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20110516-0037262, 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, PHH Mortgage Corporation 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 PHH Mortgage Corporation, 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 21, 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 PHH Mortgage Corporation, whose address is PHH Mortgage Corporation, 2001 Bishops Gate Blvd., Attn: Mail Stop SV-01, Mount Laurel, New Jersey 08054, at and for the sum of $163,185.50, that being the highest and best bid offered; and,

WHEREAS, the said PHH Mortgage Corporation 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 PHH Mortgage Corporation 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:

> Land in Davidson County, Tennessee, being Lot Number 43 on the Plan of Pinnacle Point Subdivision, Phase II of record in Plat Book 6900, Page 140, Register's Office for said county, to which reference is made for a more complete description.

This legal description is identical with that in Deed of Trust recorded in Book 11554, Page 554; re-recorded as Instrument Number 20000830008581O; re-recorded as Instrument Number 200009150091786; re-recorded as Instrument Number 200010300107322; modified in Instrument Number 20070226-0023303; modified in Instrument Number 20100830-0068652 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 Book 11554, Page 554; re-recorded as Instrument Number 20000830008581O; re-recorded as Instrument Number 200009150091786; re-recorded as Instrument Number 200010300107322; modified in Instrument Number 20070226-0023303; modified in Instrument Number 20100830-0068652 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 11554, Page 554, 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 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

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

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 23 day of June, 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

TRACY SCAGGS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

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

PROPERTY ADDRESS: 1113 White Mountain Lane, Antioch, Tennessee 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

S & K File #06-3333
Map & Parcel -135140A04300CO

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