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

BILL GARRETT, Davidson County
Trans:T20120011608 DEEDTRS
Recvd: 02/16/12 10:30 3 pgs
Fees:17.00 Taxes:0.00
20120216-0013608

**Tennessee FHA**

**Name: William Scott Clay, Katherine E. Clay**

**S&K#: 11-020914**
**FHA #: 483-3963239**

## SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 23, 2008, recorded in Instrument No. 20081104-0109695 in the Register's Office of Davidson County, Tennessee, William Scott Clay, married conveyed to Craig Caldwell, 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, Wells Fargo Bank, NA appointed the undersigned as Substitute Trustee by Instrument of record in instrument number 20111021-0081913, 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, Wells Fargo Bank, NA 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 Wells Fargo Bank, NA, 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 29, 2011, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, at 10:00AM; 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 Wells Fargo Bank, NA, whose address is Wells Fargo Bank, NA, 3476 Stateview Blvd, MAC# X7801-013 (FC), Fort Mill, South Carolina 29715, at and for the sum of $221,850.24, that being the highest and best bid offered; and,

WHEREAS, the said Wells Fargo Bank, NA 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 Wells Fargo Bank, NA 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 Goodlettsville, County of Davidson, State of Tennessee, to-wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot Number 27, on the plan of Ridgeview Estates, Section II, Phase II, of record in Book 6200, Page 692, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Subject to restrictions, reservations, easements, covenants, oil, gas or mineral rights of record, if any.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20081104-0109695 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. 20081104-0109695 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200811040109694, 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 United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (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 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 4th day of December, 2011, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. 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.

10-10-2012
My commission expires:

Notary Public

LORI E. WINSTON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

My Comm. Exp. 10-10-2012

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

**PROPERTY ADDRESS:** 7021 Lama Terra Court, Goodlettsville, Tennessee 37072

**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 #11-020914**
**Map & Parcel -016-00-0-207.00**

**PREPARED BY AND RETURN TO:**
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0101489736

## SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on November 29, 2011 at 10:00 AM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee pursuant to Deed of Trust executed by William Scott Clay, married, to Craig Caldwell, Trustee, on August 23, 2008 at Instrument No. 20081104-0109695; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Owner of Debt: Wells Fargo Bank, NA

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:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot Number 27, on the plan of Ridgeview Estates, Section II, Phase II, of record in Book 6200, Page 682, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Subject to restrictions, reservations, easements, covenants, oil, gas or mineral rights of record, if any.

Street Address: 7021 Lama Terra Court, Goodlettsville, Tennessee 37072

Parcel Number: 016-00-0-207.00

Current Owner(s) of Property: William Scott Clay, a married man

Other interested parties: Beneficial Tennessee, Inc,

The street address of the above described property is believed to be 7021 Lama Terra Court, Goodlettsville, Tennessee 37072, 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 United States as required by 26 U.S.C. § 7425(b).

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower, and the rights of William Scott Clay, married, and those claiming through them, and subject to the right of redemption by the DEPARTMENT OF TREASURY, INTERNAL REVENUE SERVICE by reason of tax lien of record in Instrument Numbers 20060302-0024607 and 20100622-0048732; at the Register's Office of Davidson County, Tennessee, subject to any accrued taxes and restrictions.

SALE IS SUBJECT TO FEDERAL TAX LIEN HELD BY INTERNAL REVENUE SERVICE, OF RECORD AT INSTRUMENT NUMBER 20060302-0024607, 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 may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

Shapiro & Kirsch, LLP Substitute Trustee
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Phone (901)767-5566
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File No. 11-020914

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