BILL GARRETT, Davidson County
Trans:T20120018282 DEEDTRS
Recvd: 03/13/12 09:58 2 pgs
Fees:13.00 Taxes:358.90
20120313-0021545

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427
207214)

SUBSTITUTE TRUSTEE'S DEED

On the 24th day of November, 2004 MICHAEL TVAROCH and wife, SABRINA TVAROCH executed a Deed of Trust to Michael T. Bates, Brentwood, TN as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee as Instrument Number **20041129-0141410** and John B. Philip of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as Instrument Number **20111222-0099988.**

The property is known as 355 GILLETTE RD, Nashville, Tennessee 37211 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in The Davidson A.M. c/o The Tennessean newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on November 25, December 2 and December 9, 2011. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Tuesday, December 20, 2011 at 11:30 a.m. At such time the sale was adjourned to Tuesday, December 27, 2011 at 11:30 a.m. and at the place mentioned in the advertisement which was at the outside the door of the Register of Deeds Office for Davidson County, which is inside the Sommet Center, 501 Broadway, Suite 501, Nashville, Tennessee (enter the building at the entrance located at the corner of Broadway and 6th Avenue). The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to EMC MORTGAGE LLC for the sum of **$97,000.00** which was the highest and best valid bid offered, and the purchaser, EMC MORTGAGE LLC, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, Substitute Trustee, does hereby bargain, sells, and conveys unto the said EMC MORTGAGE LLC, the property above mentioned and now more fully described as follows:

Lot No. 985 on the Plan of Fairlane Park as shown by plat appearing of record in Plat Book 2331, Page 108, of the Register's Office for Davidson County, Tennessee, to which plat reference is made for more complete details of said lot.

This being the same property described by deed of record as Instrument No. 20041129-0141409, Register's Office for Davidson County, Tennessee.

Parcel No. 148-13-170

The said John B. Philip, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

Notice of the Right to Foreclose ("Notice") was given in compliance with Tennessee law by mailing a copy of the Notice to the parties at least sixty (60) days prior to the first publication of the Substitute Trustee's Sale.

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said John B. Philip, Substitute Trustee, has hereunto set his hand this 27th day of December 2011.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of December 2011, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.



NOTARY PUBLIC

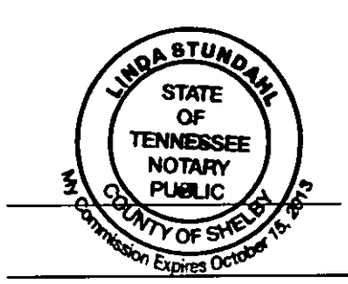
AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, **$97,000.00**, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 27th day of December 2011.



NOTARY PUBLIC

FOR REGISTER'S USE ONLY

Property known as: 355 Gillette Rd Nashville, TN 37211	GRANTEE & Send Tax Notice to: EMC Mortgage LLC 7880 Bent Branch Drive, Ste 150 Irving, TX 75063	This Instrument was prepared by: CRISLIP, PHILIP & ASSOCIATES 4515 Poplar Avenue, Suite 322 Memphis, Tennessee 38117 901.525.2427