PREPARED BY AND RETURN TO:
Kelly Lipford
Shapiro & Kirsch, LLP
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BILL GARRETT, Davidson County
Trans:T20120030819 DEEDTRS
Recvd: 04/27/12 10:38 3 pgs
Fees:18.00 Taxes:180.38
20120427-0036078

Name: Donald H. Bell, Joanne L. Bell

S&K#: 11-023186

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 23, 2004, recorded in Instrument No. 20040702-0078976 in the Register's Office of Davidson County, Tennessee, Donald H. Bell and Joanne L. Bell, husband and wife conveyed to James House or Bill R. McLaughlin, 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, Regions Bank, successor by merger with Union Planters Bank, N.A. appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20111031-0084344, 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, Regions Bank, successor by merger with Union Planters Bank, N.A. 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 Regions Bank, successor by merger with Union Planters Bank, N.A., 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 April 6, 2012, 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 Regions Bank, successor by merger with Union Planters Bank, N.A., whose address is Regions Mortgage, 215 Forrest Street, Hattiesburg, Mississippi 39401, at and for the sum of $48,750.00, that being the highest and best bid offered; 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 Regions Bank, successor by merger with Union Planters Bank, N.A. 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 Regions Bank, successor by merger with Union Planters Bank, N.A. 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:

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

Being Lot Number 91A Zone Lot Division Lot 91 on the Plan of Chelsea of Priest Lake, Section 2A of record in Plat Book 6250, Page 955, 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 Instrument No. 20040702-0078976 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. 20040702-0078976 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Substitute Trustee's Deed, recorded in Instrument Number 200006190060702, 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 Regions Bank, successor by merger with Union Planters Bank, N.A. 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

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 17th day of April, 2012, before me, a Notary Public, in and for said State and County, personally appeared Authorized Agent, with whom I am personally acquainted, and who, upon oath acknowledged to be A. Ashley Jones 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

HILARY MARTIN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

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 $48,750.00, 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

HILARY MARTIN
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

PROPERTY ADDRESS: 3014 Chelsea Way, Antioch, Tennessee 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Regions Bank, successor by merger with Union Planters Bank, N.A.
215 Forrest Street
Hattiesburg, Mississippi 39401

S & K File #11-023186
Map & Parcel -15003024600

PREPARED BY AND RETURN TO:
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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 **April 6, 2012 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 Donald H. Bell and Joanne L. Bell, husband and wife, to James House or Bill R. McLaughlin, Trustee, on June 23, 2004 at Instrument No. 20040702-0078976; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Owner of Debt: Regions Bank, successor by merger with Union Planters Bank, N.A.

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:

Being Lot Number 91A Zone Lot Division Lot 91 on the Plan of Chelsea of Priest Lake, Section 2A of record in Plat Book 6250, Page 955, Register's Office for said County, to which reference is made for a more complete description.

Street Address: 3014 Chelsea Way, Antioch, Tennessee 37013

Parcel Number: 15003024600

Current Owner(s) of Property: Joanne L. Bell

Other Interested parties: Fleet Response a/s/o Lab Corp.

The street address of the above described property is believed to be 3014 Chelsea Way, Antioch, Tennessee 37013, 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.

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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File No. 11-023186
Mar. 9, 16, 23, 2012 Fh14348

PROOF OF PUBLICATION

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

March 9, 2012
March 16, 2012
March 23, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 23rd day of **March 2012,** this instrument was signed and sealed on behalf of the corporation (or association), by authority of its Board of Directors and **Catron Kerr** acknowledged the instrument to be the free act and deed of the corporation (or association) and that the corporation has no corporate seal.

FIT

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