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

BILL GARRETT, Davidson County
Trans:T20120040246 DEEDTRS
Recvd: 06/01/12 10:22 6 pgs
Fees:32.00 Taxes:0.00
20120601-0047529

Name: John L. Flach
S&K#: 11-018248

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 23, 1998, recorded in Book 11036, Page 277, in the Register's Office of Davidson County, Tennessee, John L. Flach, an unmarried person conveyed to Gregg S. Murphy, 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, American Home Mortgage Servicing, Inc. appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20120209-0011554, 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, American Home Mortgage Servicing, Inc. 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 Foreclosure 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 American Home Mortgage Servicing, Inc., the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said 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 10:00 AM; 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 American Home Mortgage Servicing, Inc., whose address is American Home Mortgage Servicing, Inc., 4875 Belfort Rd., Suite 130, Jacksonville, Florida 32256, at and for the sum of $73,300.49, that being the highest and best bid offered; and,

WHEREAS, the said American Home Mortgage Servicing, Inc. has assigned its interests in the said property to Federal National Mortgage Association, its 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 American Home Mortgage Servicing, Inc. 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 Federal National Mortgage Association, its 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:
Lot Number 65, on plan of Fair Oaks, Section I, of record in Book 4175, Pages 42 and 43, in the Register's office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
Said lot fronts 80 feet on the Northerly said of Delvin Drive, and extends back between parallel lines 130 feet to a deed line.

This legal description is identical with that in Deed of Trust recorded in Book 11036, Page 277, 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 11036, Page 277, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 11036, Page 274, 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 Federal National Mortgage Association, its 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 it, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Shapiro & Kirsch, LLP, Substitute Trustee, has hereunto set its hand and seal this 17th day of May, 2012.

Shapiro & Kirsch, LLP

By: Ashley M Jones

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 17th day of May, 2012, 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 himself/herself to be an authorized signatory 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.

06/01/14
My commission expires:

Claire H. Julian
Notary Public

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

PROPERTY ADDRESS: 238 Delvin Drive, Antioch, Tennessee 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
4875 Belfort Rd.
Suite 130
Jacksonville, Florida 32256

CLAIRE H. JULIAN STATE OF TENNESSEE NOTARY PUBLIC COUNTY OF SHELBY MY COMM. EXP. JUNE 01, 2014

S&K File #11-018248
Map & Parcel -16206004500

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

COST OF PUBLICATION

[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 John L. Flach, an unmarried person, to Gregg S. Murphy, Trustee, on July 23, 1998 at Book 11036, Page 277; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Holder: American Home Mortgage Servicing, Inc.

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:

Lot Number 65, on plan of Fair Oaks, Section I, of record in Book 4175, Pages 42 and 43, in the Register's office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Said lot fronts 80 feet on the Northerly said of Delvin Drive, and extends back between parallel lines 130 feet to a deed line.

Street Address: 238 Delvin Drive, Antioch, Tennessee 37013

Parcel Number: 16206004500

Current Owner(s) of Property: John L. Flach, unmarried

Other interested parties: Palisades Collection LLC Assignee of Chase Manhattan Bank, c/o Finkelstein, Kam, Steinberg & Cunningham, Attorney, LVNV Funding LLC, c/o Shon Laverett, Attorney and CACH, LLC, c/o David L. Mendelson, Attorney, Mendelson Law Firm

The street address of the above described property is believed to be 238 Delvin Drive, 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.

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 John L. Flach, an unmarried person, 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 Number 20100406-0025249 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 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
www.kirschattorneys.com
Law Office of Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
Phone (901)767-5566
Fax (901)761-5690

File No. 11-018248
Mar. 2, 9, 16, 2012 Fh14260

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 2, 2012
March 9, 2012
March 16, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **16th** 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

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
Admitted in Arkansas & Tennessee
Ashley M. Jones
Admitted in Arkansas & Tennessee
Michael A. Dennie
Admitted in Mississippi & 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
Jeremiah L. McGuire
Admitted in Tennessee
Philip M. Brooks
Admitted in Tennessee

February 27, 2012

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7196 9008 9111 3955 8389)

Internal Revenue Service
Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
Nashville, TN 37203

Attention: P. Jackson

Dear Sir:

The undersigned, Susbstitute Trustee, under that certain purchase money Deed of Trust from John L. Flach, an unmarried person to Gregg S. Murphy, Trustee, dated July 23, 1998, recorded in the Register's Office of Davidson County, Tennessee, in Book 11036, Page 277 has been requested by the noteholder, American Home Mortgage Servicing, Inc., to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Instrument Number 20100405-0025249, in the Register's Office of Davidson County, TN.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property located in Davidson County, Tennessee, to wit: Lot Number 65, on plan of Fair Oaks, Section I, of record in Book 4175, Pages 42 and 43, in the Register's office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description. Said lot fronts 80 feet on the Northerly said of Delvin Drive, and extends back between parallel lines 130 feet to a deed line.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on **April 6, 2012 @ 10:00AM;** Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said Deed of Trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Total Amount Due	$64,873.93
Attorney fees	$600.00
Advertisement	$450.00
Recording charges	$32.00
State tax	$217.65
TOTAL	$66,173.58

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH, LLP

Joe M. Kirsch

Enclosures
cc: American Home Mortgage Servicing, Inc.

irs2.ltr
S & K #11-018248

3592

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
637445810

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

BILL GARRETT, Davidson County
Trans:T20100018609 LIENFTL
Recvd: 04/05/10 15:08 1 pgs
Fees:12.00 Taxes:0.00
20100405-0025249

Name of Taxpayer JOHN L & TINA R FLACH

Residence 238 DELVIN DR
ANTIOCH, TN 37013-4034

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2008	XXX-XX-3986	11/23/2009	12/23/2019	3938.79
				Total	$ 3938.79

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

This notice was prepared and signed at NASHVILLE, TN, on this,

the 24th day of March, 2010.

Signature R. A. Mitchell
for THERESA HARLEY

Title
ACS
(800) 829-3903

25-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X