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PREPARED BY AND RETURN TO:
Lori Winston
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
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Name: Heirs of William T. Gipson, and Heirs of Carolyn R. Gipson

S&K#: 12-033339

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 23, 2007, recorded in Instrument No. 20070905-0106559, in the Register's Office of Davidson County, Tennessee, William T. Gipson and Carolyn R. Gipson, his wife, joint tenants with rights of survivorship conveyed to John O. Rhea, 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, PNC Bank, National Association appointed the undersigned as Substitute Trustee by Instrument of record in instrument number 20120507-0038996, 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, PNC Bank, National Association 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 PNC Bank, National Association, 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 May 29, 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 PNC Bank, National Association, whose address is PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, Ohio 45342-5433, at and for the sum of $77,341.73, that being the highest and best bid offered; and,

WHEREAS, the said PNC Bank, National Association 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 PNC Bank, National Association 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 Nashville, County of Davidson, State of Tennessee, to wit:

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

Lot Number 15, Section 2, Russwurm Heights, as of record in Book 2083, page 101, Register's Office for said County.

Said Lot Number 15 is more particularly described as follows:

Beginning at a point in the Westerly margin of Waycross Drive, the same being a common corner of Lots 14 and 15 in said Subdivision; thence Westerly with the dividing line between Lots 14 and 15, 166.6 feet to a monument; thence Southwardly with the rear line of Lots 13 and 14, 157 feet to a monument; thence North 56 degrees 47 minutes West 215.1 feet to a monument in the Easterly margin of the Tennessee Central Railway right-of-way; thence North 49 degrees 57 minutes West with the Easterly margin of said right-of-way 284.4 feet to a point, the corner of Lots 15 and 16; thence Eastwardly with the dividing line between Lots 15 and 16, 258.2 feet to the Westerly margin of said Waycross Drive; thence with the same Southwardly 75 feet to the beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20070905-0106559, 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. 20070905-0106559, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 4277, page 194, 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 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 1st day of June, 2012.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 01 day of June, 2012 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 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.

MY COMMISSION EXPIRES
JANUARY 05, 2015

My commission expires:

_____
Notary Public

TAMARA SCAGGS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

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

PROPERTY ADDRESS: 510 Waycross Drive, Nashville, Tennessee 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
P.O. Box 650043
Dallas, TX 75265-0043

S&K File #12-033339
Map & Parcel -105 16 0 027.00

PREPARED BY AND RETURN TO:
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COST OF PUBLICATION

First Insertion
Second Insertion
Third Insertion
Total [redacted]

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **May 29, 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 William T. Gipson and Carolyn R. Gipson, his wife, joint tenants with rights of survivorship, to John O. Rhea, Trustee, on August 23, 2007 at Instrument No. 20070905-0108559; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Holder: PNC Bank, National Association

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 15, Section 2, Russwurm Heights, as of record in Book 2083, page 101, Register's Office for said County.

Said Lot Number 15 is more particularly described as follows:

Beginning at a point in the Westerly margin of Waycross Drive, the same being a common corner of Lots 14 and 15 in said Subdivision; thence Westerly with the dividing line between Lots 14 and 15, 168.6 feet to a monument; thence Southwardly with the rear line of Lots 13 and 14, 157 feet to a monument; thence North 56 degrees 47 minutes West 215.1 feet to a monument in the Easterly margin of the Tennessee Central Railway right-of-way; thence North 49 degrees 57 minutes West with the Easterly margin of said right-of-way 284.4 feet to a point, the corner of Lots 15 and 16; thence Eastwardly with the dividing line between Lots 15 and 16, 258.2 feet to the Westerly margin of said Waycross Drive; thence with the same Southwardly 75 feet to the beginning.

Street Address: 510 Waycross Drive, Nashville, Tennessee 37211

Parcel Number: 105 16 0 027.00

Current Owner(s) of Property: Heirs of Carolyn R. Gipson

The street address of the above described property is believed to be 510 Waycross Drive, Nashville, Tennessee 37211, 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. 12-033339
May 4, 11, 18, 2012 Fn14795

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:

May 4, 2012
May 11, 2012
May 18, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: Marsha B Payne

Marsha B. Payne, Administrative Specialist

STATE OF TENNESSEE

On this 18th day of **May 2012,** this instrument was signed and sealed on behalf of the corporation (or association), by authority of its Board of Directors and **Marsha B. Payne** acknowledged the instrument to be the free act and deed of the corporation (or association) and that the corporation has no corporate seal.

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