PREPARED BY AND RETURN TO:
Emily Vowell
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
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Tennessee FHA

BILL GARRETT, Davidson County
Trans:T20120066888 DEEDTRS
Recvd: 09/06/12 11:46 3 pgs
Fees:17.00 Taxes:0.00
20120906-0080749

Name: Donna Scruggs
S&K#: 11-028479

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 18, 2006, recorded in Instrument No. 20060501-0049408, in the Register's Office of Davidson County, Tennessee, Donna Scruggs, individual conveyed to Gregg 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, Wells Fargo Bank, N.A. appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20120120-0005620, 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, 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 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 Wells Fargo Bank, N.A., 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 February 23, 2012 at 10:00 AM, at which time it was announced the sale adjournment to be held on April 24, 2012 at 10:00 AM, at which time it was announced the sale was further adjourned to be held on May 24, 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 Wells Fargo Bank, N.A., 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 $124,892.92, that being the highest and best bid offered; and,

WHEREAS, the said Wells Fargo Bank, N.A. 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, 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 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 Madison, County of Davidson, State of Tennessee, to-wit:

Described property is a certain Condominium Apartment located in Davidson County, Tennessee, to wit:

Unit 202 in a Horizontal Property Regime which is located on the Plan of Ellington Place Condominiums, a plat of which is shown as Exhibit "C" of the Master Deed of record in Book 6984, Page 84, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more particular description, and being part of the land shown on the subdivision plat of Ellington Place Condominium, of record in Book 6250, page 829, Register's Office for Davidson County, Tennessee. Said condominium apartments are conveyed together with all appurtenant ownership in the common elements and limited common elements of

Ellington Place Condominiums, as set out in the master Deed.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20060501-0049408, 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. 20060501-0049408, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200605010049407, 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.

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 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 31st day of August, 2012.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 31 day of Aug, 2012, before me, a Notary Public, in and for said State and County, personally appeared _____, 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.

TRACY L. SHARP
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 11/02/2013

_____
My commission expires:

_____
Notary Public

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

PROPERTY ADDRESS: 202 Ellington Place, Madison, Tennessee 37115

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 #11-028479
Map & Parcel -051100B04400CO

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SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on February 23, 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 Donna Scruggs, Individual, to Gregg Murphy, Trustee, as trustee for Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for American Home Mortgage on April 18, 2006 at Instrument No. 20060501-0049408; conducted by Shapiro & Kirsch, LLP having been appointed Substitute or Successor Trustee, all of record in the Davidson County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable.

Party Entitled to Enforce the Debt: Owner of Debt: Wells Fargo Bank, N.A.

The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder:

Described property is a certain Condominium Apartment located in Davidson County, Tennessee, to wit:

Unit 202 in a Horizontal Property Regime which is located on the Plan of Ellington Place Condominiums, a plat of which is shown as Exhibit "C" of the Master Deed of record in Book 6884, Page 84, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more particular description, and being part of the land shown on the subdivision plat of Ellington Place Condominium, of record in Book 6250,