PREPARED BY AND RETURN TO:
John Catron
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
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BILL GARRETT, Davidson County
Trans:T20120073427 DEEDTRS
Recvd: 09/28/12 10:47 3 pgs
Fees:18.00 Taxes:203.50
20120928-0088515

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, by Deed of Trust dated June 1, 2006, recorded in Instrument No. 20060613-0069937, in the Register's Office of Davidson County, Tennessee, Bethena Hill a/k/a Bethene Hill, a single woman conveyed to Larry D. Craig, 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, OneWest Bank, FSB appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20120531-0047181, 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 pursuant to T.C.A. §35-5-117(a), Notice of the Right to Foreclose was not required.

WHEREAS, OneWest Bank, FSB 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 OneWest Bank, FSB, 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 June 21, 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 OneWest Bank, FSB, whose address is OneWest Bank, FSB (d/b/a Financial Freedom, a division of OneWest Bank, FSB), 1 Banting, Irvine, California 92618, at and for the sum of $55,000.00, that being the highest and best bid offered; and,

WHEREAS, the said OneWest Bank, FSB has assigned its interests in the said property to Wells Fargo Bank, N.A. as Trustee for Riverview HECM 2007-2, 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 OneWest Bank, FSB 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 Wells Fargo Bank, N.A. as Trustee for Riverview HECM 2007-2, 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:

Land in Davidson County, Tennessee, being Lot No. 343 on the Plan of Haynes Manor, Section III, as of record in Book 4175, page 11, said Register's Office.

Said Lot No. 343 fronts 70 feet on the north side of Revels Drive and extends back 134.7 feet on the west line and 134.3 feet on the east line to a line in the rear measuring 70 feet thereon.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20060613-0069937, 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. 20060613-0069937, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Quit Claim Deed, recorded in Book 6251, Page 819, 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 Wells Fargo Bank, N.A. as Trustee for Riverview HECM 2007-2, 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 September, 2012.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 17th day of September, 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, 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

CASSANDRA JONES 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 $55,000.00, 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

CASSANDRA JONES STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

**PROPERTY ADDRESS:** 736 Revels Drive, Nashville, Tennessee 37207

**PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:**
Wells Fargo Bank, N.A. as Trustee for Riverview HECM 2007-2
1 Banting
Irvine, California 92618

**S&K File #12-033319 / FNR**
**Map & Parcel -05911013800**

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0101553439

**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on June 21, 2012 at 10:00AM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee pursuant to Deed of Trust executed by Bethena Hill a/k/a Bethene Hill, a single woman, to Larry D. Craig, Trustee, on June 1, 2006 at Instrument No. 20060613-0069937; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Owner of Debt: OneWest Bank, FSB

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:

Land in Davidson County, Tennessee, being Lot No. 343 on the Plan of Haynes Manor, Section III, as of record in Book 4175, page 11, said Register's Office.

Said Lot No. 343 fronts 70 feet on the north side of Revels Drive and extends back 134.7 feet on the west line and 134.3 feet on the east line to a line in the rear measuring 70 feet thereon.

Street Address: 736 Revels Drive, Nashville, Tennessee 37207

Parcel Number: 05911013800

Current Owner(s) of Property: Bethena Hill, who acquired title as Bethene Hill

Other interested parties: Secretary of Housing and Urban Development and William Nally, D.M.D. c/o John B. Ingleson, Attorney

The street address of the above described property is believed to be 736 Revels Drive, Nashville, Tennessee 37207, 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.

SALE IS SUBJECT TO ONE YEAR RIGHT OF REDEMPTION HELD BY THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, BY REASON OF THE DEED OF TRUST OF RECORD AT INSTRUMENT NO. 20060613006993 9, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

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. 12-033319

50