PREPARED BY AND RETURN TO:
Lori Wilson
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
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BILL GARRETT, Davidson County
Trans:T20120081894 DEEDTRS
Recvd: 10/29/12 10:51 3 pgs
Fees:17.00 Taxes:0.00
20121029-0098811

Tennessee FHA

Name: Heirs of Vera L. White
S&K#: 12-030291

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 21, 2008, recorded in Instrument No. 20081230-0123352, in the Register's Office of Davidson County, Tennessee, Vera L. White, a single woman conveyed to Ronald M. Harkavy, 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, JPMorgan Chase Bank, National Association appointed the undersigned as Substitute Trustee by Instrument of record in instrument number 20120523-0044622, 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, JPMorgan Chase 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 JPMorgan Chase 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 June 26, 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 JPMorgan Chase Bank, National Association, whose address is JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, Ohio 43219, at and for the sum of $95,165.59, that being the highest and best bid offered; and,

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

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

Lot Number 2 on the unrecorded Map of Essex Place, a subdivision of Lots 23,24,25,26,50,51,52,53 and 54, and more particularly described as follows:

BEGINNING on the Easterly side of Montgomery Street at a point 50 feet South of the Southerly margin of Crockett Street; thence Eastwardly and parallel with the Southerly margin of Crokett Street, 150 feet to the Westerly margin of an alley; thence with said alley Southwardly 50 feet; thence Westwardly and parallel with Crokett Street, 150 feet to the Easterly margin of Montgomery Street; thence with said street, Northwardly 50 feet to the beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20081230-0123352, 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. 20081230-0123352, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Quit Claim Deed Book 6846, Page 393, 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 23rd day of October 2012

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 23 day of Oct. 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.

_____
My commission expires:

_____
Notary Public

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

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

PROPERTY ADDRESS: 1319 Montgomery Avenue, Nashville, Tennessee 37207

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 #12-030291
Map & Parcel -07116014700

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COST OF PUBLICATION

First Insertion $2[redacted]
Second Insertion
Third Insertion
Total $[redacted]

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **June 26, 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 Vera L. White, a single woman, to Ronald M. Hershey, Trustee, on November 21, 2006 at Instrument No. 20061230-0123352, conducted by Shapiro & Kirsch, LLP Substitute Trustee, of record in the Davidson County Register's Office.

Owner of Debt: JPMorgan Chase Bank, National Association

The following real estate located in Davidson County, Tennessee, will be sold to the highest cash bidder subject to all unpaid taxes, prior liens and encumbrances of record:

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

Lot Number 2 on the unrecorded Map of Essex Place, a subdivision of Lots 23, 24, 25, 26, 50, 51, 52, 53 and 54, and more particularly described as follows:

BEGINNING on the Easterly side of Montgomery Street at a point 50 feet South of the Southerly margin of Crockett Street; thence Eastwardly and parallel with the Southerly margin of Crokett Street, 150 feet to the Westerly margin of an alley; thence with said alley Southwardly 50 feet; thence Westwardly and parallel with Crokett Street, 150 feet to the Easterly margin of Montgomery Street; thence with said street, Northwardly 50 feet to the beginning.

Street Address: 1319 Montgomery Avenue, Nashville, Tennessee 37207

Parcel Number: 071160147.00

Current Owner(s) of Property: Heirs of Vera L. White

Best street address of the above described property, if believed to be 1319 Montgomery Avenue, 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. 39-5-117 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 his 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.kirsch[illegible].com
Law Office of Shapiro & Kirsch, LLP
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Phone: (901)761-5566
Fax: (901)761-5690

File No. 1203[illegible]
June 1, 8, 15, 2012 Fnt15016

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:

June 1, 2012
June 8, 2012
June 15, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By:_____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 15th day of **June 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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