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

BILL GARRETT, Davidson County
Trans:T20120098810 DEEDTRS
Recvd: 12/27/12 09:20 3 pgs
Fees:17.00 Taxes:0.00
20121227-0119175

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 18, 2003, recorded in Instrument No. 20030827-0124098, in the Register's Office of Davidson County, Tennessee, Carlos Rivas and Dina Noriega conveyed to Cumberland Title Co., 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 20120511-0040927, 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 12, 2012 at 10:00 AM, at which time it was announced the sale adjournment to be held on July 12, 2012 at 10:00 AM, at which time it was announced the sale was further adjourned to be held on August 14, 2012 at 10:00 AM, at which time it was announced the sale was further adjourned to be held on September 18, 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 $91,460.47, 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:

> Being Lot No. 144 on the Plan of Locustwood, Section 2, as of record in Plat Book 2331, Page 147, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20030827-0124098, 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. 20030827-0124098, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20008170081452, 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 20th day of September, 2012

Shapiro & Kirsch, LLP

By: _____
Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 20th 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

JOHN T. CATRON, JR.
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

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

PROPERTY ADDRESS: 3927 East Ridge Drive, Nashville, Tennessee 37211

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 #12-031142 / CHE
Map & Parcel -148 10 0 055.00

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SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on June 12, 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 Carlos Rivas and Dina Noriega, to Cumberland Title Co., Trustee, on August 18, 2003 at Instrument No. 20030827-0124098; conducted by Shapiro & Kirsch, LLP Substitute Trustee, all 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 call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Being Lot No. 144 on the Plan of Locustwood, Section 2, as of record in Plat Book 2331, Page 147, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Street Address: 3927 East Ridge Drive, Nashville, Tennessee 37211

Parcel Number: 148 10 0 055.00

Current Owner(s) of Property: Carlos A. Gonzales Rivas and wife, Dina Noriega

The street address of the above described property is believed to be 3927 East Ridge 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. 12-031142

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