PREPARED BY AND RETURN TO:
India Samuels
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
Fax (901)761-5690

BILL GARRETT, Davidson County
Trans:T20120098810 DEEDTRS
Recvd: 12/27/12 09:22 5 pgs
Fees:27.00 Taxes:0.00
20121227-0119178

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 23, 2002, recorded in Instrument No. 20030102-0000314, in the Register's Office of Davidson County, Tennessee, Ricky L. Floyd and Bobbie J. Floyd, husband and wife conveyed to D. M. Grisham, 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, the undersigned was appointed as Substitute Trustee by Instrument of record in Instrument Number 20121002-0089637, 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, the holder requested said Substitute Trustee to, upon proper advertisement and notice, 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, the said property was by the Substitute Trustee, 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 December 4, 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 CitiMortgage, Inc., whose address is CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, Missouri 63368-2240, at and for the sum of $159,061.00, that being the highest and best bid offered; and,

WHEREAS, the said CitiMortgage, Inc. 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 CitiMortgage, Inc. 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:

Being Lot Number 343 on the Plan of Priest Lake Park, Section 5, of record in Book 4460, Page 174, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20030102-0000314, 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. 20030102-0000314, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 8546, Page 793, 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.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

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 17 day of December, 2012.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 17th day of December, 2012, before me, a Notary Public, in and for said State and County, personally appeared Philip Brooks, 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.

MARGO RICHARDSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

MY COMMISSION EXPIRES
JANUARY 05, 2015

My commission expires _____.

Notary Public

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

PROPERTY ADDRESS: 137 Saxon Mist Drive, Nashville, Tennessee 37217

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

S&K File #12-038436 / CMI
Map & Parcel -13607016200

PREPARED BY AND RETURN TO:
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(901)767-5566
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COST OF PUBLICATION

First Insertion
Second Insertion
Third Insertion
Total

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **December 4, 2012 at 10:00 AM local time,** at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, conducted by Shapiro & Kirsch, LLP Substitute Trustee, pursuant to Deed of Trust executed by Ricky L. Floyd and Bobbie J. Floyd, husband and wife, to D. M. Grisham, Trustee, on December 23, 2002 at Instrument No. 20030102-0000314; all of record in the Davidson County Register's Office.

Holder: CitiMortgage, Inc.

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:

Being Lot Number 343 on the Plan of Priest Lake Park, Section 5, of record in Book 4460, Page 174, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Street Address: 137 Saxon Mist Drive, Nashville, Tennessee 37217

Parcel Number: 13607016200

Current Owner(s) of Property: Ricky L. Floyd and wife, Bobbie J. Floyd

Other interested parties: Citibank, F.S.B., Citibank, Mortgage Electronic Registration Systems, Inc., CitiMortgage, Inc., Wilson Bank and Trust, A. Scott Derrick, Esq., c/o Mt. Zion Baptist Church, Mt. Zion Baptist Church c/o A. Scott Derrick, Phillip P. Welty, Gullett, Sanford, Robinson and Martin, PLLC and Tennessee Department of Revenue

The street address of the above described property is believed to be 137 Saxon Mist Drive, Nashville, Tennessee 37217, 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 referenced 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.

Notice of this Substitute Trustee's Sale has been timely given to the State of Tennessee as required by T.C.A. § 67-1-1433(b)(1).

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower, and the rights of Ricky L. Floyd and Bobbie J. Floyd, husband and wife, and those claiming through them, and subject to the right of redemption by the DEPARTMENT OF REVENUE, STATE OF TENNESSEE by reason of tax lien of record in Instrument Number 20111027-0083498 at the Register's Office of Davidson County, Tennessee, subject to any accrued taxes and restrictions.

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.

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.

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. 12-038436
Oct. 19, 26, Nov. 2, 2012 Rn16290

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, Dixon Wilson, Robertson, Rutherford, Sumner and Montgomery counties in Tennessee, states that the hereto attached publication appeared in the NASHVILLE LEDGER on the following dates:

October 19, 2012
October 26, 2012
November 2, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 2nd day of **November 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.

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FIT

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
Admitted in Arkansas & Tennessee
Ashley M. Jones
Admitted in Arkansas & Tennessee
Bonnie B. Culp
Admitted in Tennessee



Shapiro and Kirsch, LLP
ATTORNEYS AT LAW

Robert Schneider
Admitted in Tennessee
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Jeremiah L. McGuire
Admitted in Tennessee
Philip Brooks
Admitted in Tennessee
Michael A. Dennie
Admitted in Mississippi & Tennessee

October 15, 2012

CERTIFIED MAIL # 7196 9008 9111 8142 3475
RETURN RECEIPT REQUESTED

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 137 Saxon Mist Drive, Nashville, Tennessee 37217
Property Owner(s): Ricky L. Floyd
S&K # 12-038436

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for CitiMortgage, Inc., I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by CitiMortgage, Inc. of record at Instrument No. 20030102-0000314 in Davidson, Tennessee.

The legal description of the property is:

Described property located in Davidson County, Tennessee to wit:

Being Lot Number 343 on the Plan of Priest Lake Park, Section 5, of record in Book 4460, Page 174, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Your Notice of Tax Lien was filed: Instrument No. 20111027-0083498

County: Davidson
Date: October 27, 2011

and has Account Number: 002 XXX-XX-9049/000

The foreclosure will be held for cash:

N0007501

4593711111020

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et. seq. a lien exists in favor of the State of Tennessee. This lien exists on all property and all rights, title and interest in property acquired prior to or subsequent to the filing of this notice that belongs to the named taxpayer(s).

Notice is hereby given that there have been assessed taxes, penalty, and interest against the indicated taxpayer, which after demand for payment remain unpaid. The precise amount of the lien may be obtained from the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:

BOBBIE FLOYD
D/B/A: KUM SUNG TAEKWONDO OF NASHVILLE
137 SAXON MIST DR
NASHVILLE TN 37217-4624

ENTITY ID:

002 XXX-XX-9049/000
002 XXX-XX-9049

COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on October 25, 2011.

COMMISSIONER OF REVENUE

By: William E. Hooks
Delegate of Commissioner

FOR REGISTER USE ONLY .... PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME
REGISTER	BILL GARRETT, Davidson County Trans:T20110067230 LIENSTL Recvd: 10/27/11 09:14 1 pgs Fees:12.00 Taxes:0.00 [redacted] 20111027-0083498	BY:	

RV-N0007501