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:T20130039477 DEEDTRS
Recvd: 05/10/13 16:31 6 pgs
Fees:33.00 Taxes:152.81
20130510-0047727

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 21, 1997, recorded in Book 10393, Page 375, in the Register's Office of Davidson County, Tennessee, Janice Scott, unmarried conveyed to John M. Jordan, 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, CitiMortgage Inc., successor by merger to CitiFinancial Mortgage Company, Inc., successor by merger to CitiFinancial Mortgage Loan Corporation, a Florida corporation (formerly known as Associates Home Equity Services Loan Corporation, formerly known as Ford Consumer Loan Corporation) appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20120531-0047252, 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, CitiMortgage Inc., successor by merger to CitiFinancial Mortgage Company, Inc., successor by merger to CitiFinancial Mortgage Loan Corporation, a Florida corporation (formerly known as Associates Home Equity Services Loan Corporation, formerly known as Ford Consumer Loan Corporation) 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 CitiMortgage Inc., successor by merger to CitiFinancial Mortgage Company, Inc., successor by merger to CitiFinancial Mortgage Loan Corporation, a Florida corporation (formerly known as Associates Home Equity Services Loan Corporation, formerly known as Ford Consumer Loan Corporation), 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 September 25, 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 Tesniem Shinawi, whose address is 2407 Ravenwood Dr., Murfreesboro, TN 37129, at and for the sum of $41,300.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, Tesniem Shinawi, 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 Tesniem Shinawi 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 Tesniem Shinawi, her 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 104 on the Plan of Bordeaux Hills Addition as of record in Book 4460 Page 9, 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 Book 10393, Page 375, 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 Book 10393, Page 375, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Affidavit of Heirship, at Instrument number 200908140076778, 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 United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (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 Tesniem Shinawi, her 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 1st day of October, 2012.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 1st 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, 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 NOTARY PUBLIC STATE OF TENNESSEE SHELBY COUNTY

MY COMMISSION EXPIRES JANUARY 05, 2015

My commission expires: Notary Public

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 $41,300.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR TRUE VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS
$ 41,300

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10 DAY OF May 20 13

Deputy Register

Subscribed and sworn to before me on the date written above.

My commission expires: Notary Public

PROPERTY ADDRESS: 3209 Briarwick Drive, Nashville, Tennessee 37218

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Tesniem Shinawi
2407 Ravenwood Dr., Murfreesboro, TN 37129

S&K File #10-001526 / CMI
Map & Parcel -08012007600

PREPARER'S NOTE: IT IS THE GRANTEE'S RESPONSIBILITY TO RECORD THIS INSTRUMENT. FAILURE TO DO SO MAY ADVERSELY AFFECT TITLE OR INTEREST.

COST OF PUBLICATION

First Insertion
Second Insertion
Third Insertion
Total

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on September 25, 2012 at 10:00 AM local time, at the Davidson County Courthouse, South Main door, Day Public Square, Nashville, Tennessee, conducted by Shapiro & Kirsch, LLP Substitute Trustee, pursuant to Deed of Trust executed by Jarlod Scott, unmarried, to John M. Sanders, Trustee, on March 24, 1997 at Book 10393, Page 375 of record in the Davidson County Register's Office.

Owner of Debt: CitiMortgage Inc., successor by merger to CitiFinancial Mortgage Company, Inc., successor by merger to CitiFinancial Mortgage Loan Corporation, a Florida corporation (formerly known as Associates Home Equity Services Loan Corporation, formerly known as Ford Consumer Loan Corporation)

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

Described property located in Davidson County, Tennessee, and being more particularly described in deed of record in Book 10393, Page 375, in the Register's Office of Davidson County, Tennessee

Parcel Number: 08012007600

Current Owner(s) of Property: Kevin Scott

The street address of the above described property is believed to be 3209 Briarwick Drive, Nashville, Tennessee 37218, but such address is not part of the legal description of the property sold hereby and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO TENANT(S) RIGHTS of 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 United States as required by 28 U.S.C. § 7425(b).

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower, and the rights of widow, Scott, husband, and those claiming through them, and subject to the right of redemption by the DEPARTMENT OF TREASURY, INTERNAL REVENUE SERVICE by reason of tax lien of record in Instrument Number 20081218-0120008 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)767-6566
Fax (901)761-6690

File No. 10-003526
Aug. 24, 31, Sept. 7, 2012 Rn15651

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:

August 24, 2012
August 31, 2012
September 7, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 7th day of **September 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

U3

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 M. Brooks
Admitted in Tennessee
Michael A. Dennie
Admitted in Mississippi & Tennessee

August 22, 2012

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7196 9008 9111 5710 7347)

Internal Revenue Service
Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
Nashville, TN 37203

Attention: P. Jackson

Dear Sir:

The undersigned, Substitute Trustee, under that certain purchase money Deed of Trust from Janice Scott, unmarried to John M. Jordan, Trustee, dated March 21, 1997, recorded in the Register's Office of Davidson County, Tennessee, in Book 10393, Page 375 has been requested by the noteholder, CitiMortgage Inc., successor by merger to CitiFinancial Mortgage Company, Inc., successor by merger to CitiFinancial Mortgage Loan Corporation, a Florida corporation (formerly known as Associates Home Equity Services Loan Corporation, formerly known as Ford Consumer Loan Corporation), to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Instrument Number 20081215-0120009, in the Register's Office of Davidson County, TN.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property located in Davidson County, Tennessee, to wit:

Lot Number 104 on the Plan of Bordeaux Hills Addition as of record in Book 4460 Page 9, Register's Office, for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on **September 25, 2012 @ 10:00AM;** Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said Deed of Trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Total Amount Due	$97,290.56
Attorney fees	$600.00
Advertisement	$450.00
Recording charges	$32.00
State tax	$324.63
TOTAL	$98,697.19

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH, LLP

Joe M. Kirsch

Enclosures
cc: CitiMortgage, Inc.

irs2.ltr
S & K #10-001526

3592

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
499292508

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Davidson County LIENFTL
Recvd: 12/15/08 11:48 1 pgs
Fees:12.00 Taxes:0.00
20081215-0120009

Name of Taxpayer KEVIN M SCOTT

Residence 3209 BRIARWICK DR
NASHVILLE, TN 37218-3101

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2004	XXX-XX-2795	05/30/2005	06/29/2015	2779.14
1040	12/31/2006	XXX-XX-2795	10/20/2008	11/19/2018	25668.72

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 28447.86

This notice was prepared and signed at NASHVILLE, TN, on this, the 04th day of December, 2008.

Signature R. A. Mitchell
for THERESA HARLEY

Title
ACS
(800) 829-3903

25-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X