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

BILL GARRETT, Davidson County
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Tennessee FHA

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 19, 1999, recorded in Book 11489, Page 51; modified by Instrument Number 20090707-0063463, in the Register's Office of Davidson County, Tennessee, Robert Benson and Karen Benson conveyed to First American Title Insurance 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, the undersigned was appointed as Substitute Trustee by Instrument of record in Instrument Number: 20110418-0029658, 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(h)(4), Notice of the Right to Foreclose was not required.

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, 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 October 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 GSMPS Mortgage Loan Trust 2004-1, Mortgage Pass-Through Certificates, Series 2004-1, by PHH Mortgage Corporation as Servicer, whose address is PHH Mortgage Corporation, 2001 Bishops Gate Blvd., Attn: Mail Stop SV-01, Mount Laurel, New Jersey 08054, at and for the sum of $124,316.20, that being the highest and best bid offered; and,

WHEREAS, the said GSMPS Mortgage Loan Trust 2004-1, Mortgage Pass-Through Certificates, Series 2004-1, by PHH Mortgage Corporation as Servicer 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 GSMPS Mortgage Loan Trust 2004-1, Mortgage Pass-Through Certificates, Series 2004-1, by PHH Mortgage Corporation as Servicer 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 Antioch, County of Davidson, State of Tennessee, to-wit:

> Being Lot No. 184 of Peppertree Forest Subdivision, Section 15, as of record in Plat Book 7900, page 574, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description, said description is incorporated herein by reference the same as if copied fully herein verbatim.

This legal description is identical with that in Deed of Trust recorded in Book 11489, Page 51; modified by Instrument Number 20090707-0063463, 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 11489, Page 51; modified by Instrument Number 20090707-0063463, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Divorce Decree, recorded in Instrument No. 201202070010983, 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 29 day of November 2012.

Shapiro & Kirsch, LLP

By: Ashley M Jones

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 29th day of November, 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
AUGUST 01, 2016

My commission expires:

Notary Public

CANYA MARKEY
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

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

PROPERTY ADDRESS: 1713 Greenhert (Per Deed of Trust), 1713 Greenhart Court (Per Assessor), Antioch, Tennessee 37013

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 #08-002912 / PHH
Map & Parcel -176-02-0-017.00

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Tiffany Parker
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
Fax (901)761-5690

COST OF PUBLICATION

First Insertion	$200.00
Second Insertion	200.00
Third Insertion	200.00
Total	$600.00

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on October 18, 2012 at 10:00 [illegible] at the Davidson County Courthouse, South Main Courthouse Steps, Nashville, Tennessee, conducted by Shapiro & Kirsch, LLP Substitute Trustee, pursuant to Deed of Trust executed by Karen Benson and Karen Benson, to First American Title Insurance Co., Trustee, on May 10, 1999 in Book 11488, Page 93, Instrument # [illegible] Instrument No. 20090709-[illegible] of record in the Davidson County Register's Office.

Default occurred in Mortgage Loan Trust 2004-1, Mortgage Pass-Through Certificates, Series 2004-1 by Fifth Mortgage Corporation, servicer.

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

Being Lot No. 284 on Peppertree Forest Subdivision Section 15, as of record in Plat Book 7900, page 874, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description, said description is incorporated herein by reference the same as if copied fully herein in addition.

Street Address: 1713 Greenhart (Per Deed of Trust) 1713 Greenhart Court (Per Assessor), Antioch, Tennessee 37013

Parcel Number: 176010-017.00

Current Owner(s) of Property: Karen E. Benson

Other interested parties: Crown Asset Management, LLC c/o Shapiro & Associates

The street address of the above described property is believed to be 1713 Greenhart (Per Deed of Trust) 1713 Greenhart Court (Per Assessor), Antioch, Tennessee 37013, 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.

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

[illegible]@logs.com

Law Office of Shapiro & Kirsch, LLP

[illegible] Floor

Memphis, TN 38117

Phone (901)767-5566

Fax (901)761-5690

File No. 08-002912

Sept. 21, 28, Oct. 5, 2012 FN15974

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:

September 21, 2012
September 28, 2012
October 5, 2012

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 5th day of **October 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