THIS INSTRUMENT PREPARED BY:
India Samuels
Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566

S&K:12-036340

BILL GARRETT, Davidson County
Trans:T20130053400 DEEDTRS
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20130624-0064728

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated August 20, 2003, recorded in Instrument No. 20030821-0121782, in the Register's Office of Davidson County, Tennessee, Deborah A. Sanders and Donnie F. Sanders, wife and husband, as joint tenants conveyed to Arnold M. Weiss, Attorney, 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 20130107-0001738, 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 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 May 23, 2013, 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 YVONNE SHAFFER, whose address is 439 37TH AVE, Nashville, TN 37206, at and for the sum of $156,000.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, YVONNE SHAFFER, 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 YVONNE SHAFFER 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 YVONNE SHAFFER, her successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

> The following described property located in the Fourth (4th) Civil District of Davidson County, Tennessee, to wit:
>
> Beginning at a point in the Center line of Tulip Grove Road, the Easterly line of the property conveyed to L. W. Neal and wife, Lettie West Neal by Lester H. West and wife, Emma West, of record in Book 3104, Page 621, said Register's Office, and running thence South 40 degrees West 285 feet to an iron pin; thence North 40 degrees East 285 feet to an iron pin in the aforesaid Easterly line of the property conveyed to L. W. Neal and wife, Lettie West Neal, said pin being located in said line, Northwest 21 feet of the Northwesterly margin of an old corner in said Tulip Grove Road; thence South 50 degrees East along said Easterly line and the center line of Tulip Grove Road, and continuing in all 500 feet to the point of beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20030821-0121782, 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. 20030821-0121782, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed Recorded in Instrument number 200308210121781 , 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. The Substitute Trustee does not warrant or guarantee any amounts of acreage that may be referenced in the legal description.

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 YVONNE SHAFFER, 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 7 day of June, 2013.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 7th day of June, 2013, 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.

DOROTHY A. WILLIAMS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY, TENN
My Comm. Expires November 14, 2015

11-14-2015
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 $156,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
Affiant

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

_____
My commission expires:

_____
Notary Public

Send Tax Bill To: Yvonne Shaffer 852 Tulip Grove Rd. Hermitage TN 37076

PROPERTY ADDRESS: 852 Tulip Grove Road, Hermitage, Tennessee 37076

PROPERTY OWNER ~~AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES~~:
YVONNE SHAFFER
439 37TH AVE, Nashville, TN 37206

S&K File #12-036340 / CWF
Map & Parcel -075 00 0 092.00

RETURN TO:

Yvonne Shaffer
439 37th Ave.
Nashville, TN 37209

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or true value, whichever is greater for this transfer is
$ 156,000.
_____ Affiant
Subscribed and sworn before me this the
24 Day of June, 2013.
_____, Deputy Register

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

12-036340 / STD
6/4/2013 12:19 PM

COST OF PUBLICATION

First Insertion
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SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **May 23, 2013 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 Deborah A. Sanders and Donnie F. Sanders, wife and husband, as joint tenants, to Arnold M. Weiss, Attorney, Trustee, on August 20, 2003 at Instrument No. 20030821-0121782; all of record in the Davidson County Register's Office.

Owner of Debt: Bank of America, N.A.

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, and being more particularly described in deed of record in Instrument No. 20030821-0121782; in the Register's Office of Davidson County, Tennessee

Parcel Number: 075 00 0 092.00

Current Owner(s) of Property: Deborah A. Sanders and Donnie F. Sanders, wife and husband

Other interested parties: Mortgage Electronic Registration Systems, Inc., Countrywide Bank, FSB, Countrywide Home Loans, Inc., Countrywide and Green Tree Servicing, LLC

The street address of the above described property is believed to be 852 Tulip Grove Road, Hermitage, Tennessee 37076, 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 refereced 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
www.kirschattorneys.com
Law Office of Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
Phone (901)767-5566
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File No. 12-036340
Apr. 12, 19, 26, 2013 Fil18354

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:

April 12, 2013
April 19, 2013
April 26, 2013

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **26th** day of **April 2013,** 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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