BILL GARRETT, Davidson County
Trans:T20130063345 DEEDTRS
Recvd: 07/25/13 09:36 5 pgs
Fees:27.00 Taxes:0.00
20130725-0076904

PREPARED BY AND RETURN TO:
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**Tennessee VA**
**S&K:13-048538**

## SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 16, 2011, recorded in Instrument No. 20111202-0093787, in the Register's Office of Davidson County, Tennessee, Teresa C. Cook, and husband Jerry W. Cook conveyed to First American Title Company, 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 20130529-0053800, 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 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 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 July 9, 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 CitiMortgage, Inc., whose address is CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, Missouri 63368-2240, at and for the sum of $114,555.54, that being the highest and best bid offered; and,

WHEREAS, the said CitiMortgage, Inc. has assigned its interests in the said property to Secretary of Veterans Affairs, an Officer of the United States of America, 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 Secretary of Veterans Affairs, an Officer of the United States of America, 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:

Land in Davidson County, Tennessee, being Lot Number 124 on the Plan of Charlotte Park, Section II, as record in Book 2663, Page 22 and 23, Register's Office for Davidson County.

Beginning at a point in the Westerly Margin of Annex Avenue; Common corner of Lot 123 and 124; thence with the line between said two lots in a Westerly direction 149.5 feet to an iron pin; thence in a northerly direction 76.5 feet to a concrete monument, in the southerly margin of Edsel Drive; thence with said drive, in an easterly direction 49.3 feet to a concrete monument; and 75 feet to another concrete monument; thence around a curve, in a southeasterly direction, 39.3 feet to a concrete monument in the westerly margin of Annex Avenue; thence with said Avenue, southerly 53.0 feet to an iron pin, the point of beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20111202-0093787, 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. 20111202-0093787, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded in Instrument Number 200006080057247, 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.

**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 Secretary of Veterans Affairs, an Officer of the United States of America, 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 15 day of July, 2013.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 15th day of July, 2013, before me, a Notary Public, in and for said State and County, personally appeared Phyllis 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.

_____
Notary Public

CASSANDRA JONES
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

**MY COMMISSION EXPIRES**
**JANUARY 05, 2015**
My commission expires:

**TAX EXEMPT TRANSACTION**
TCA CODE 67-4-409

**PROPERTY ADDRESS:** 6401 Edsel Drive, Nashville, Tennessee 37209
SECONDARY PROPERTY ADDRESS: 521 Annex Avenue, Nashville, TN 37209

**PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:**
Secretary of Veterans Affairs, an Officer of the United States of America
Department of Veterans Affairs
VA Regional Loan Center
1700 Clairmont Road
Decatur, GA 30033-4032

**S&K File #13-048538**
**Map & Parcel -090 12 0 109.00**

**COST OF PUBLICATION**

**First Insertion**
**Second Insertion**
**Third Insertion**
**Total**

**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on **July 9, 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 Teresa C. Cook, and husband Jerry W. Cook, to First American Title Company, Trustee, on November 16, 2011 at Instrument No. 20111202-0093787; all of record in the Davidson County Register's Office.

Owner of Debt: 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:

Land in Davidson County, Tennessee, being Lot Number 124 on the Plan of Charlotte Park, Section II, as record in Book 2663, Page 22 and 23, Register's Office for Davidson County.

Beginning at a point in the Westerly Margin of Annex Avenue; Common corner of Lot 123 and 124; thence with the line between said two lots in a Westerly direction 149.5 feet to an iron pin; thence in a northerly direction 76.5 feet to a concrete monument, in the southerly margin of Edsel Drive; thence with said drive, in an easterly direction 49.3 feet to a concrete monument; and 75 feet to another concrete monument; thence around a curve, in a southeasterly direction, 39.3 feet to a concrete monument in the westerly margin of Annex Avenue; thence with said Avenue, southerly 53.0 feet to an iron pin, the point of beginning.

Street Address: 6401 Edsel Drive, Nashville, Tennessee 37209

Secondary Property Address: 521 Annex Avenue, Nashville, TN 37209

Parcel Number: 090 12 0 109.00

Current Owner(s) of Property: Teresa C. Cook and husband, Jerry W. Cook

Other interested parties: CitiBank Federal Saving Bank

The street address of the above described property is believed to be 6401 Edsel Drive, Nashville, Tennessee 37209, 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
www.kirschattorneys.com
Law Office of Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
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Phone (901)767-5566
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File No. 13-048538
June 7, 14, 21, 2013 Fil16941

## 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:

**June 7, 2013**
**June 14, 2013**
**June 21, 2013**

**THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER**

By: _____
**Catron J. Kerr, Administrative Assistant**

STATE OF TENNESSEE

On this 21st day of **June 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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**FIT**

Department of Defense Manpower Data Center

Results as of : Jul-10-2013 05:24:57

SCRA 3.0

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: COOK
First Name: TERESA
Middle Name: C
Active Duty Status As Of: Jul-10-2013

| On Active Duty On Active Duty Status Date | | | |
|---|---|---|---|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects the individuals' active duty status based on the Active Duty Status Date | | | |

| Left Active Duty Within 367 Days of Active Duty Status Date | | | |
|---|---|---|---|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date | | | |

| The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date | | | |
|---|---|---|---|
| Order Notification Start Date | Order Notification End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects whether the individual or his/her unit has received early notification to report for active duty | | | |

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

Department of Defense Manpower Data Center

Results as of : Jul-10-2013 05:25:00

SCRA 3.0

# Status Report
# Pursuant to Servicemembers Civil Relief Act

Last Name: COOK
First Name: JERRY
Middle Name: W
Active Duty Status As Of: Jul-10-2013

| On Active Duty On Active Duty Status Date | | | |
|---|---|---|---|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects the individuals' active duty status based on the Active Duty Status Date | | | |

| Left Active Duty Within 367 Days of Active Duty Status Date | | | |
|---|---|---|---|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date | | | |

| The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date | | | |
|---|---|---|---|
| Order Notification Start Date | Order Notification End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects whether the individual or his/her unit has received early notification to report for active duty | | | |

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavely-Dixon

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