PREPARED BY AND RETURN TO:
India Samuels
Shapiro & Kirsch, LLP
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BILL GARRETT, Davidson County
Trans:T20130068275 DEEDTRS
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20130808-0083400

S&K:13-049355

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 3, 2004, recorded in Instrument No. 20040913-0110367, in the Register's Office of Davidson County, Tennessee, Ashley Lovvorn, an unmarried man, as his sole and separate property conveyed to Bluegrass 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 20130626-0065604, 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 July 25, 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 First Horizon Home Loans, a division of First Tennessee Bank National Association, whose address is Nationstar Mortgage, LLC, 350 Highland Dr., Lewisville, Texas 75067, at and for the sum of $81,794.93, that being the highest and best bid offered; and,

WHEREAS, the said First Horizon Home Loans, a division of First Tennessee Bank National Association has assigned its interests in the said property to Federal Home Loan Mortgage Corporation, 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 First Horizon Home Loans, a division of First Tennessee Bank National Association 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 Home Loan Mortgage Corporation, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Old Hickory, County of Davidson, State of Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot No. 23 on the Plan of Oak Creek Subdivision, of record in Book 5200, page 96, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20040913-0110367, 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. 20040913-0110367, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Quitclaim Deed recorded in Instrument Number 20011115-0125262, 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 Federal Home Loan Mortgage Corporation, 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 1 day of August, 2013.

Shapiro & Kirsch, LLP

By: _____

Philip Brooks

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 1 day of August, 2013, 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.

MY COMMISSION EXPIRES
JANUARY 05, 2015
My commission expires:

Notary Public

MARGO RICHARDSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

TAX EXEMPT TRANSACTION
TCA CODE 67-4-409

PROPERTY ADDRESS: 659 Rehnea Drive, Old Hickory, Tennessee 37138
SECONDARY PROPERTY ADDRESS: 841 Oak Leaf Drive, Old Hickory, TN 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal Home Loan Mortgage Corporation
2839 Paces Ferry Road NW
Suite 700
Atlanta, Georgia 30339

S&K File #13-049355 / CXE
Map & Parcel -076 01 0 035.00

COST OF PUBLICATION

First Insertion
Second Insertion
Third Insertion
Total

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on July 25, 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 Ashley Lowom, an unmarried man, as his sole and separate property, to Bluegrass Title Company, Trustee, on September 3, 2004 at Instrument No. 20040913-0110367; all of record in the Davidson County Register's Office.

Party entitled to enforce security interest: First Horizon Home Loans, a division of First Tennessee Bank National Association

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 No. 23 on the Plan of Oak Creek Subdivision, of record in Book 5200, page 98, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Street Address: 659 Rehnea Drive, Old Hickory, Tennessee 37138

Secondary Property Address: 641 Oak Leaf Drive, Old Hickory, TN 37138

Parcel Number: 078 01 0 035.00

Current Owner(s) of Property: Ashley Stanton Lowom

Other interested parties: SunTrust Bank

The street address of the above described property is believed to be 659 Rehnea Drive, Old Hickory, Tennessee 37138, 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.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Dead 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
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Memphis, TN 38117
Phone (901)767-5566
Fax (901)761-5690
File No. 13-049355
June 21, 28, July 5, 2013 FI19145

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 21, 2013
June 28, 2013
July 5, 2013

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 5th day of **July 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-18-2013 05:31:20

SCRA 3.0

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: LOVVORN
First Name: ASHLEY
Middle Name: STANTON
Active Duty Status As Of: Jul-18-2013

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