BILL GARRETT, Davidson County
Trans:T20130088409 DEEDTRS
Recvd: 10/14/13 10:31 4 pgs
Fees:22.00 Taxes:0.00
20131014-0107203

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

S&K:13-050957

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 4, 2008, recorded in Instrument No. 20080519-0051275, in the Register's Office of Davidson County, Tennessee, Judith A. Williams conveyed to Old South Title, LLC, TN, 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 20130819-0086812, 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 property was by 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 September 26, 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 OneWest Bank, FSB, whose address is OneWest Bank, FSB (d/b/a Financial Freedom, a division of OneWest Bank, FSB), 888 E. Walnut St., Pasadena, California 91101, at and for the sum of $55,500.00, that being the highest and best bid offered; and,

WHEREAS, the said OneWest Bank, FSB has assigned its interests in the said property to Federal National Mortgage Association, 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 OneWest Bank, FSB 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 National Mortgage Association, 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:

This property is known as 88 Elberta Street, Nashville, Tennessee, 37210, Davidson County.

Two tract of land in the 6th, formerly the 9th, civil District of Davidson County, Tennessee, described as follows:

FIRST TRACT: Beginning on the Northerly margin of Elberta Street, at the Southwest corner of the property conveyed to Martha L. Burns by deed from A.W. Jackson and wife, of record in Book 1561, Page 288, Register's Office for said county; thence with Burns' Westerly line, Northwardly 107 feet, more or less, to the Southerly line of the Nannie P. Miller Estates; thence with same, Westwardly 81 feet; thence Southwardly and parallel with Burns' Westerly line, 107 feet, more or less, to the Northerly margin of Elberta Street; thence with same, Eastwardly 81 feet to the beginning.

SECOND TRACT: Being part of a strip of land marked "Reserved" on the map of Sterling Heights, Section Two, as of record in Book 1424, Page 104, Register's Office of Davidson County, Tennessee, described as follows:
Beginning at the Southeast corner of the property conveyed to J.L. Pyburn and wife, by deed from Leroy Preston and wife, of record in Book 1974, Page 46, said Register's Office; thence with Pyburn's Easterly line, Northwardly 42 feet, more or less, to the Southerly line of Lot No. 17; thence with the Southerly line of Lots Nos. 17 & 18, Eastwardly 81.18 feet; thence South 1 degree 58' West 42 feet; thence South 89 degrees 33' West 81.12 feet to the beginning.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20080519-0051275, 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. 20080519-0051275, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded in Book 6801, Page 595, 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 Federal National Mortgage Association, 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 8th day of October, 2013.

Shapiro & Kirsch, LLP

By: _____

Michael A. Dennie

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 8TH day of October, 2013, before me, a Notary Public, in and for said State and County, personally appeared Michael A. Dennie, 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.

PAMELA LOGSTON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

MY COMMISSION EXPIRES FEBRUARY 22, 2015

My commission expires: _____

Notary Public

TAX EXEMPT TRANSACTION
TCA CODE 67-4-409

PROPERTY ADDRESS: 88 Elberta Street, Nashville, Tennessee 37210

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
P.O. Box 650043
Dallas, TX 75265-0043

S&K File #13-050957
Map & Parcel -11906005600

COST OF PUBLICATION

First Insertion [redacted]
Second Insertion
Third Insertion
Total

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **September 26, 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 Judith A. Williams, to Old South Title, LLC, TN, Trustee, on January 4, 2008 at Instrument No. 20080519-0051275; all of record in the Davidson County Register's Office.

Party entitled to enforce security interest: OneWest Bank, FSB, its successors and assigns

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. 20080519-0051275; in the Register's Office of Davidson County, Tennessee

Parcel Number: 11906005600

Current Owner(s) of Property: Judith A. Williams

Other interested parties: The Secretary of Housing and Urban Development

The street address of the above described property is believed to be 88 Elberta Street, Nashville, Tennessee 37210, 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.

SALE IS SUBJECT TO ONE YEAR RIGHT OF REDEMPTION HELD BY THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT BY REASON OF THE DEED OF TRUST OF RECORD AT INSTRUMENT NO. 20080519-0051276, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

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
Fax (901)761-5690

File No. 13-050957
Aug. 23, 30, Sept. 6, 2013 FI19860

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, Dickson, 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 23, 2013
August 30, 2013
September 6, 2013

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this 6th day of **September 2013**, the individual above appeared before me, personally known (or proved to me on the basis of satisfactory evidence), who, being by me duly sworn did say that she is an authorized agent of the corporation (or association) of The Westview Newspaper, LLC, that the 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.

WITNESS my hand and Official Seal at office this 6th day of **September 2013.**

_____
Notary Public

NOTARY PUBLIC TENNESSEE COUNTY OF SHELBY MY COMM. EXP. 2015

FIT

Department of Defense Manpower Data Center

Results as of : Sep-06-2013 04:53:06

SCRA 3.0

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: WILLIAMS

First Name: JUDITH

Middle Name: A.

Active Duty Status As Of: Sep-06-2013

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