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

Davidson County DEEDTRS
Recvd: 01/23/14 16:12 7 pgs
Fees:38.00 Taxes:385.62
20140123-0006573

S&K:13-049036

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 12, 2000, recorded in Instrument No. 20001130-0117284, in the Register's Office of Davidson County, Tennessee, Richard A. Walker and Margaret S. Walker, husband and wife conveyed to Marsha Fogle, 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, default was made in the terms and conditions of said Deed of Trust, and the undersigned was appointed as Substitute Trustee by Instrument of record in Instrument Number 20140103-0000568, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, the holder requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request the property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by publication in the Nashville Ledger, such advertisement appearing in said newspaper on November 22, 2013, November 29, 2013, and December 6, 2013, by which advertisement the sale was appointed to be held on January 9, 2014, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, at 10:00 AM; 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 and following such notice the default was not cured.

WHEREAS, the Substitute Trustee has conducted a diligent search of the Defense Manpower Data Center (DMDC) website for each known Borrower in compliance with the Service Members Civil Relief Act, and as such the foreclosure of this property is not subject to the provisions of 50 U.S.C. § 501, *et seq.*; 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 Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Trustee of Normandy Mortgage Loan Trust, Series 2013-9, whose address is Carrington Mortgage Services, LLC, 1610 E.St. Andrews Pl, #B150, Santa Ana, California 92705, at and for the sum of $104,222.19, that being the highest and best bid offered; and,

WHEREAS, the purchaser 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 Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Trustee of Normandy Mortgage Loan Trust, Series 2013-9 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 Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Trustee of Normandy Mortgage Loan Trust, Series 2013-9, 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:

> All that certain property situated in Nashville in the County of Davidson, and State of Tennessee and being described in a deed dated 4/16/79 and recorded 4/26/79, among the land records of the county and state set forth above, and referenced as follows:
>
> Land in Davidson County, Tennessee, being Lot Number 446, Haynes Manor, Sec. 111, as of record in Book 4175, Page 11, Register's Office for Davidson County, Tennessee. Said Lot Number 446 fronts 75 feet on the westerly side of Augusta Drive and runs back between lines 185 feet on the northerly line and 177.5 feet on the southerly line to a broken line at the rear, measuring 77.3 feet thereon.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20001130-0117284, 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. 20001130-0117284, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Book 5426, Page 530, 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.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (1). Attached hereto is a copy of said notice and letter of compliance.

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 Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Trustee of Normandy Mortgage Loan Trust, Series 2013-9, 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 16th day of January, 2014

Shapiro & Kirsch, LLP

By: _____

Michael A. Dennie

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 16th day of January 2014 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.

11-14-15
My commission expires:

Notary Public

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

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 $104,222.19, 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.

11-14-15
My commission expires:

Notary Public

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

PROPERTY ADDRESS: 3917 Augusta Drive, Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Trustee of Normandy Mortgage Loan Trust, Series 2013-9
1610 E.St. Andrews Pl
#B150
Santa Ana, California 92705

S&K File #13-049036
Map & Parcel -059 11 0 085.00

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
Admitted in Arkansas & Tennessee
Ashley M. Jones
Admitted in Arkansas & Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee

Shapiro and Kirsch, LLP

ATTORNEYS AT LAW

Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Leigh Skorupa
Admitted in Tennessee
Philip Brooks
Admitted in Tennessee
Michael A. Dennis
Admitted in Mississippi & Tennessee
Bridget Cole
Admitted in Tennessee

November 20, 2013

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7196 9008 9111 1047 5124)

Internal Revenue Service
Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
Nashville, TN 37203

Attention: P. Jackson

Dear Sir:

The undersigned, Substitute Trustee, under that certain purchase money Deed of Trust from Richard A. Walker and Margaret S. Walker, husband and wife to Marsha Fogle, Trustee, dated October 12, 2000, recorded in the Register's Office of Davidson County, Tennessee, in Instrument No. 20001130-0117284 has been requested by the noteholder, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as Trustee of Normandy Mortgage Loan Trust, Series 2013-9, to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Instrument No. 20080917-0094912 and Instrument No. 20100910-0072006, in the Register's Office of Davidson County, TN.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office All that certain property situated in Nashville in the County of Davidson, and State of Tennessee and being described in a deed dated 4/16/79 and recorded 4/25/79, among the land records of the county and state set forth above, and referenced as follows:

Land in Davidson County, Tennessee, being Lot Number 446, Haynes Manor, Sec. 111, as of record in Book 4175, Page 11, Register's Office for Davidson

County, Tennessee. Said Lot Number 446 fronts 75 feet on the westerly side of Augusta Drive and runs back between lines 185 feet on the northerly line and 177.5 feet on the southerly line to a broken line at the rear, measuring 77.3 feet thereon.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on **January 9, 2014 @ 10:00AM;** Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said Deed of Trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Total Amount Due	$97,655.68
Attorney fees	$600.00
Advertisement	$450.00
Recording charges	$32.00
State tax	$325.83
TOTAL	$99,063.51

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH, LLP

Joe M. Kirsch

Enclosures
cc: Carrington Mortgage Services, LLC

irs2.ltr
S&K #13-049036

Form 668 (Y)(c)
(Rev. February 2004)

3592

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
WAGE & INVESTMENT AREA #3
Lien Unit Phone: (800) 829-7650

Serial Number
471867508

For Optional Use by Recording Office

Davidson County LIENFTL
Recvd: 09/17/08 08:13 1 pgs
Fees:12.00 Taxes:0.00
20080917-0094912

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer MARGARET S WALKER

Residence 3917 AUGUSTA DR
NASHVILLE, TN 37207-3503

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2005	XXX-XX-3168	11/19/2007	12/19/2017	14303.13
1040	12/31/2006	XXX-XX-3168	11/19/2007	12/19/2017	17491.05

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 31794.18

This notice was prepared and signed at NASHVILLE, TN, on this, the 09th day of September, 2008.

Signature K. A. Mitchell
for DEBRA K. HURST

Title
ACS
(800) 829-7650

13-00-0000

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

3592

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
WAGE & INVESTMENT AREA #3
Lien Unit Phone: (800) 829-7650

Serial Number
695653210

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

BILL GARRETT, Davidson County
Trans:T20100056828 LIENFTL
Recvd: 09/10/10 10:16 1 pgs
Fees:12.00 Taxes:0.00
20100910-0072006

Name of Taxpayer MARGARET S. WALKER

Residence 3917 AUGUSTA DR
NASHVILLE, TN 37207-3503

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2007	XXX-XX-3168	10/05/2009	11/04/2019	15077.24
1040	12/31/2008	XXX-XX-3168	10/05/2009	11/04/2019	21226.75
				Total	$ 36303.99

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

This notice was prepared and signed at NASHVILLE, TN, on this,

the 01st day of September, 2010.

Signature K. A. Mitchell
for DEBRA K. HURST

Title
ACS
(800) 829-7650

13-00-0000

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

I, Oscie Bonner, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Oscie Bonner
Signature

State of Tennessee

County of Shelby

Personally appeared before me, Melissa Gilbert, a notary public for this county and state, (Oscie Bonner) who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Melissa Gilbert
Notary's Signature



MY COMMISSION EXPIRES: MY COMMISSION EXPIRES AUGUST 01, 2016

Notary's Seal (If on paper)

(3) All electronic documents eligible for registration pursuant to this subsection are validly registered when accepted for recording by the county register. Electric documents registered by county registers prior to July 1, 2007 shall be considered validly registered with or without the certification provided.

(4) No county register shall be required to accept document transmitted electronically.