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

Davidson County DEEDTRS
Recvd: 01/29/14 08:11 3 pgs
Fees:18.00 Taxes:222.00
20140129-0007859

S&K:12-031780

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 5, 2010, recorded in Instrument No. 20100420-0029690, in the Register's Office of Davidson County, Tennessee, Roberto Casanas Calderin and Marlen Nunez Cruz conveyed to Frank B. Denton, 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 20120607-0049850, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, 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, 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 Tennessean, such advertisement appearing in said newspaper on July 3, 2013, July 10, 2013, and July 17, 2013, by which advertisement the sale was appointed to be held on September 3, 2013 at 10:00 AM, at which time it was announced the sale adjournment to be held on January 7, 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 Cornerstone Investments INC, whose address is 915 Lewisburg Pipe, Franklin, TN 37064, at and for the sum of $39,001.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, Cornerstone Investments INC, 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 Cornerstone Investments 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 Cornerstone Investments INC, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 86 on the Plan of Oakwood Terrace, Section II, of record in Book 4460, Page 118, Register's Office for said county, to which plan reference is hereby made for a more complete description.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20100420-0029690, 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. 20100420-0029690, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Instrument Number 20100420-0029689, 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.

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1/9/2014 6:41 PM

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 Cornerstone Investments INC, 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 10 day of January, 2014.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory **Ashley M. Jones**

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 10 day of Januar, 2014, before me, a Notary Public, in and for said State and County, personally appeared Ashley 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.

MY COMMISSION EXPIRES
JANUARY 05, 2015
My commission expires:

Notary Public

KELLY LIPFORD
STATE OF TENNESSEE
NOTARY PUBLIC
SHELBY COUNTY

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 $60,000.00 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.

7/6/15
My commission expires:

Notary Public

HAL E. WILSON, III
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

PROPERTY ADDRESS: 4533 Xavier Drive, Antioch, Tennessee 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Cornerstone Investments INC
915 Lewisburg Pipe, Franklin, TN 37064

S&K File #12-031780 / WNI
Map & Parcel -148 08 0 110.00

RETURN TO:

Nashville Title Insurance Corp.
2818 Bransford Avenue
Nashville, TN 37204
(615) 385-5944

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

I, Andy Maloney, 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.

Signature

State of TN
County of Davidson

Personally appeared before me, Carl E. Dunphy, II, a notary public for this county and state, Andy Maloney, who acknowledges that this certificate of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My commission expires: 1-6-2015

CARL E. DUNPHY II
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

NOTARY PUBLIC
AT LARGE
Carl E. Dunphy II
My Commission Expires
1-6-2015
STATE OF TENNESSEE