THIS INSTRUMENT PREPARED BY:
India Samuels
Shapiro & Kirsch, LLP
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(901)767-5566

S&K:13-053153

BILL GARRETT, Davidson County
Trans:T20140006570 DEEDTRS
Recvd: 01/29/14 09:42 3 pgs
Fees:18.00 Taxes:170.57
20140129-0007934

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 3, 2008, recorded in Instrument No. 20081210-0119093, in the Register's Office of Davidson County, Tennessee, Nellie P. Bright, an unmarried woman conveyed to Robert M. Wilson, Jr., Attorney, 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 20131028-0111890, 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 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 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 Andy Regg, whose address is 1139 Kimberly Drive, Goodlettsville, TN 37072, at and for the sum of $46,100.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, Andy Regg, 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 Andy Regg 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 Andy Regg, his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Goodlettsville, County of Davidson, State of Tennessee, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 312, on the plan of Gatewood, Section 2, of record Plat Book 3700, Page 144-145, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description of said lot.

BEING the same property conveyed to Nellie P. Bright, an unmarried woman by Warranty Deed from Craig E. Murdock, an unmarried person, as of record in Instrument No. 20081210-0119092 on 01/11/2008 Register's Office for DAVIDSON County, Tennessee.

Donnie R. Coleman, Jr. executes this Instrument as Attorney-in-Fact on behalf of Nellie P. Bright, pursuant to the Specific and Durable Power-of-Attorney of record by Instrument No. 20081210-0119091, in the Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20081210-0119093, 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. 20081210-0119093, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Instrument Number 20081210-0119092, 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.

SALE IS SUBJECT TO UCC LIEN HELD BY LENDMARK FINANCIAL SERVICES, OF RECORD AT INSTRUMENT NO. 20091120-0106856, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

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 Andy Regg, his 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: Budget Cole

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 16 day of January, 2014 before me, a Notary Public, in and for said State and County, personally appeared Budget Cole, 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.

CASSANDRA JONES STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

MY COMMISSION EXPIRES
JANUARY 05, 2015
My commission expires:

Notary Public

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 $46,100.00, 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.

My commission expires:

Notary Public

PROPERTY ADDRESS: 140 Hardaway Drive, Goodlettsville, Tennessee 37072

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Andy Regg
1139 Kimberly Drive, Goodlettsville, TN 37072

S&K File #13-053153 / CWF
Map & Parcel -033 08 0 073.00

RETURN TO:

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or true value, whichever is greater for this transfer is
$ 46,100.00
Affiant
Subscribed and sworn before me this the
29 Day of January, 2014.
Brandi Weeks, Deputy Register

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

COST OF PUBLICATION

First Insertion
Second Insertion
Third Insertion
Total

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **January 9, 2014 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 Nellie P. Bright, an unmarried woman, to Robert M. Wilson, Jr., Attorney, Trustee, on December 3, 2008 at Instrument No. 20081210-0119093; all of record in the Davidson County Register's Office.

Party entitled to enforce security interest: Bank of America, N.A., its successors and assigns

The following real estate located in Davidson County, Tennessee, will be sold to the highest cash bidder subject to all unpaid taxes, prior liens and encumbrances of record:

LAND in Davidson County, Tennessee, being Lot No. 312, on the plan of Gatewood, Section 2, of record Plat Book 3700, Page 144-145, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description of said lot.

Street Address: 140 Hardaway Drive, Goodlettsville, Tennessee 37072

Parcel Number: 033 08 0 073.00

Current Owner(s) of Property: Nellie P. Bright, an unmarried person

Other interested parties: Lendmark Financial Services, Inc.

The street address of the above described property is believed to be 140 Hardaway Drive, Goodlettsville, Tennessee 37072, 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 UCC LIEN HELD BY LENDMARK FINANCIAL SERVICES, OF RECORD AT INSTRUMENT NO. 20091120-0106856, 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 you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

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. 13-053153
Nov. 8, 15, 22, 2013 FN20873

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:

November 8, 2013
November 15, 2013
November 22, 2013

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **22nd** day of **November 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 **22nd day of November 2013.**

_____
Notary Public

TENNESSEE NOTARY PUBLIC COUNTY OF SHELBY MY COMM. EXP. APRIL 08, 2016

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