PREPARED BY AND RETURN TO:
India Samuels
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Davidson County DEEDTRS
Recvd: 02/04/14 08:00 3 pgs
Fees:18.00 Taxes:204.61
20140204-0009598

S&K:13-050959

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 13, 2005, recorded in Instrument No. 20050128-0010480, in the Register's Office of Davidson County, Tennessee, Donald Burgan Abernathy and Reba Abernathy, husband and wife conveyed to Joe M. Kirsch or Denise Griffin, 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 20130809-0083780, 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 December 20, 2013, December 27, 2013, and January 3, 2014, by which advertisement the sale was appointed to be held on January 23, 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 RBS Citizens, N.A., whose address is RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, Virginia 23059, at and for the sum of $55,300.00, 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 RBS Citizens, N.A. 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 RBS Citizens, N.A., its 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:

A certain tract or parcel of land in Davidson County, in the State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot Nos. 79 and the southerly half of Lot 80, Goodlettsville Heights Subdivision, Section 2 as of record in Book 1424, Pages 120 & 121, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete and accurate legal description.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20050128-0010480, 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. 20050128-0010480, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Quitclaim Deed recorded in Instrument Number 20020423-0050035, 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 RBS Citizens, N.A., 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 28th day of January, 2014.

Shapiro & Kirsch, LLP

By: _____

Michael A. Dennie
Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 28th 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.

06/01/14
My commission expires:

Claire H. Julian
Notary Public

CLAIRE H. JULIAN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. JUNE 01, 2014

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 $55,300.00, 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.

06/01/14
My commission expires:

Claire H. Julian
Notary Public

CLAIRE H. JULIAN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. JUNE 01, 2014

PROPERTY ADDRESS: 203 Moss Trail, Goodlettsville, Tennessee 37072

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
RBS Citizens, N.A.
10561 Telegraph Road
Glen Allen, Virginia 23059

S&K File #13-050959
Map & Parcel -025 16 0 040.00

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.

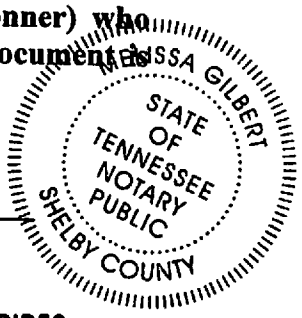
Oscie Bonner

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.