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:13-054900

Davidson County DEEDTRS
Recvd: 03/17/14 13:23 3 pgs
Fees:17.00 Taxes:0.00
20140317-0021925

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 26, 2001, recorded in Instrument No. 20011102-0119894, in the Register's Office of Davidson County, Tennessee, Richard D. Toivonen, married, and Brenda Faye Elliott Toivonen, married conveyed to Bruce Balcom, 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 20140212-0012399, 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 Nashville Ledger, such advertisement appearing in said newspaper on February 7, 2014, February 14, 2014, and February 21, 2014, by which advertisement the sale was appointed to be held on March 4, 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.

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 JPMorgan Chase Bank, National Association, whose address is JPMorgan Chase Bank, N.A., 7255 Baymeadows Way, Jacksonville, Florida 32256, at and for the sum of $56,950.00, that being the highest and best bid offered; and,

WHEREAS, the said JPMorgan Chase Bank, National Association has assigned its interests in the said property to Federal National Mortgage Association, its successors and assigns; 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 JPMorgan Chase Bank, National Association 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 Madison, County of Davidson, State of Tennessee, to wit:

Being Lot No. 28 and the East one-half of Lot No. 29, of Block "B" on the Revised Map of Rainbow Terrace Subdivision as of record in Book 1130, page 85, Register's Office for Davidson County. Said Lot and part of said lot adjoin and front together 75 feet on the southerly side of Cheryl Avenue and runs back between parallel lines 145 feet to a dead line.

Being the same property conveyed to Brenda Faye Elliott Toivonen and Richard Dean Toivonen by Deed from Sandra Ann Adcox and James Leslie Elliott, dated 4/24/96, recorded 5/1/96, in Book 10033, page 383, Register's Office for Davidson County, Tennessee.
Property Address:
644 Cheryl Ave.
Madison, Tennessee 37115

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20011102-0119894, 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. 20011102-0119894, in the Register's Office of Davidson County, Tennessee.

The last deed of record is QuitClaim Deed recorded in Book 10033, Page 383, 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 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 6 day of March, 2014.

Shapiro & Kirsch, LLP

By: _____

Ashley M. Jones

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 6th day of March, 2014, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. 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
OCTOBER 21, 2017

My commission expires: _____ Notary Public

MYESHIA RICH
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

TAX EXEMPT TRANSACTION
TCA CODE 67-4-409

PROPERTY ADDRESS: 644 Cheryl Avenue, Madison, Tennessee 37115

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

S&K File #13-054900
Map & Parcel -052 02 0 140.00

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.

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
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

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.