PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP
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Davidson County DEEDTRS
Recvd: 09/10/14 16:02 3 pgs
Fees:17.00 Taxes:0.00
20140910-0083082

Tennessee FHA
S&K:14-058175

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 9, 2011, recorded in Instrument No. 20110519-0038371, in the Register's Office of Davidson County, Tennessee, William C. Summers, married and Kathryn R. Summers, husband and wife conveyed to Cornerstone Title & Escrow, 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 20140523-0044439, 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 May 23, 2014, May 30, 2014, and June 6, 2014, by which advertisement the sale was appointed to be held on July 22, 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 property was sold at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to PHH Mortgage Corporation, whose address is PHH Mortgage Corporation, 2001 Bishops Gate Blvd., Attn: Mail Stop SV-01, Mount Laurel, New Jersey 08054, at and for the sum of $73,191.90, that being the highest and best bid offered; and,

WHEREAS, the said PHH Mortgage Corporation has assigned its interests in the said property to Secretary of Housing and Urban Development, Washington, D.C., 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 PHH Mortgage Corporation 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 Secretary of Housing and Urban Development, Washington, D.C., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Old Hickory, County of Davidson, State of Tennessee, to-wit:

> Land in Davidson County, Tennessee, being the westerly one half of Lot No. 10 on the Map of Hays Subdivision, not of record. Said part of said lot fronts 175 feet on the northerly margin of Ray Avenue and extends back between parallel lines 60 feet to a dead line.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20110519-0038371, 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. 20110519-0038371, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Quit Claim Deed recorded at Instrument Number 20110519-0038370, 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.

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 Secretary of Housing and Urban Development, Washington, D.C., 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 24 day of July, 2014.

Shapiro & Kirsch, LLP

By: _____

Philip Brooks

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 24th day of July, 2014, before me, a Notary Public, in and for said State and County, personally appeared Philip Brooks, 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

No tax-federal governmental agency. 42 U.S.C. § 3532.

PROPERTY ADDRESS: 127 Ray Avenue #B, Old Hickory, Tennessee 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
Michaelson, Conner, and Boul, Inc.
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108

S&K File #14-058175
Map & Parcel -053 16 0 011.00

I, Oscie Bonner, do hereby make oath that I am 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

September 10, 2014
Date

State of Tennessee

County of Shelby

On this the 10TH day of September, 2014, personally appeared before me, 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
AUGUST 01, 2016

My Commission Expires: _____

S&K No. 14-058175