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

S&K:14-061174

BILL GARRETT, Davidson County
Trans:T20140093946 DEEDTRS
Recvd: 12/16/14 10:40 2 pgs
Fees:13.00 Taxes:157.25
20141216-0114840

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 6, 2006, recorded in Instrument No. 20060313-0028488, in the Register's Office of Davidson County, Tennessee, Dharam Rampersad and wife, Kimberly A. Rampersad, tenants by the entirety conveyed to Kenneth Hayes, 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# 20141024-0098136, 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 Ledger, such advertisement appearing in said newspaper on October 3, 2014, October 10, 2014, and October 17, 2014, by which advertisement the sale was appointed to be held on November 18, 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 Kim D. Hicks, whose address is 121 1srt Avenue South, Suite 200, Franklin, TN 37069, at and for the sum of $42,500.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser, Kim D. Hicks, 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 Kim D. Hicks 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 Kim D. Hicks, her 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:

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

Land in Davidson County, Tennessee, being Lot No. 36 on the Map of Morningside Heights, Section 1, as of record In Book 1130, page 76, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more and complete and accurate, description of said lot.

BEING THE PROPERTY CONVEYED IN Warranty Deed from Helen Elizabeth Stone to Dharam Rampersad and wife, Kimberly A. Rampersad, dated 12/31/1990, recorded 01/07/1991, in Dead Book 8270, Page 603, in the Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20060313-0028488, 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. 20060313-0028488, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Book 8270, Page 603, 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 Kim D. Hicks, her 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 December, 2014.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory **Ashley M. Jones**

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 10th day of December, 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:

Linda Shaw
Notary Public

LINDA SHAW
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 $42,500.00, 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.

June 14, 2015
My commission expires:

_____
Notary Public

MICHELLE LEE REYNOLDS
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

PROPERTY ADDRESS: 111 Berkley Drive, Madison, Tennessee 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Kim D. Hicks
121 1srt Avenue South, Suite 200, Franklin, TN 37069

S&K File #14-061174 / WNI
Map & Parcel -051 12 0 028.00

RETURN TO:

K. Thomas Sidwell
121 1st Ave South
Franklin, TN 37064

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