PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP
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Memphis, TN 38117
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Davidson County DEEDTRS
Recvd: 01/14/15 13:34 3 pgs
Fees:18.00 Taxes:325.83
20150114-0004042

S&K:14-059498

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 22, 2007, recorded in Instrument No. 20070420-0047390, in the Register's Office of Davidson County, Tennessee, Leviord Champion and wife, Betty Champion conveyed to NLC, Inc., 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 20141006-0092481, 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 Ledger, such advertisement appearing in said newspaper on October 17, 2014, October 24, 2014, and October 31, 2014, by which advertisement the sale was appointed to be held on November 18, 2014 at 10:00 AM, at which time it was announced the sale adjournment to be held on January 6, 2015, 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 CitiMortgage, Inc., whose address is CitiMortgage, Inc., 1000 Technology Drive, O'Fallon, Missouri 63368-2240, at and for the sum of $88,061.98, 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 CitiMortgage, Inc. 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 CitiMortgage, Inc., its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Hermitage, County of Davidson, State of Tennessee, to-wit:

BEING Lot No. 6 on the Plan of Hermitage Woods, Section III, of record in Plat Book 5050, page 109, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.

Said Lot No. 6 fronts 65.73 feet on the southerly margin of Rockwood Drive and runs back between lines 120.52 feet on the easterly line and 120.00 feet on the westerly line to a dead line in the rear on which it measures 70.80 feet thereon.

BEING the same premises which James E. Boyd by deed dated 4/29/2003 and recorded 5/5/2003 in Davidson County in Document No. 20030506-0060192 then granted and conveyed to Leviord Champion and wife, Betty Champion, in fee.
Parcel # 086.16-0-005.00

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20070420-0047390, 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. 20070420-0047390, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Instrument Number 20030506-0060192, 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 CitiMortgage, Inc., 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 9th day of January, 2015.

Shapiro & Kirsch, LLP

By: _____

Michael A. Dennie

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 9TH day of January, 2015, 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.

PAMELA LOGSTON STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

MY COMMISSION EXPIRES FEBRUARY 22, 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 $88,061.98, 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.

PAMELA LOGSTON STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

MY COMMISSION EXPIRES FEBRUARY 22, 2015
My commission expires:

Notary Public

PROPERTY ADDRESS: 413 Rockwood Drive, Hermitage, Tennessee 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
CitiMortgage, Inc.
1000 Technology Drive
O'Fallon, Missouri 63368-2240

S&K File #14-059498
Map & Parcel -086 16 0 005.00

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

January 14, 2015
Date

State of Tennessee

County of Shelby

On this the 14th day of January, 2015, 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.

Notary's Signature

PAMELA LOGSTON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

MY COMMISSION EXPIRES
My Commission Expires: FEBRUARY 22, 2015

S&K No. 14-059498