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

Davidson County DEEDTRS
Recvd: 01/16/15 16:20 10 pgs
Fees:52.00 Taxes:0.00
20150116-0005054

Tennessee FHA
S&K:13-052960

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 30, 2008, recorded in Instrument No. 20081015-0103894, in the Register's Office of Davidson County, Tennessee, Leila Grossman, unmarried conveyed to Craig E. Newby, 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 20131010-0106433, 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 March 21, 2014, March 28, 2014, and April 4, 2014, by which advertisement the sale was appointed to be held on May 22, 2014, at the Auction.com Room of the Schermerhorn Symphony Center, One Symphony Place, Nashville, TN 37201, 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 JPMorgan Chase Bank, National Association, whose address is JPMorgan Chase Bank, N.A., 3415 Vision Drive, Columbus, Ohio 43219, at and for the sum of $81,900.00, 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 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 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 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 Nashville, 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:

BEING LOT NUMBER 14 ON THE MAP OF STERLING HEIGHTS, SECTION TWO, AS OF RECORD IN BOOK 1424, PAGE 104, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NUMBER 14 FRONTS 75 FEET ON THE NORTH SIDE OF JAY STREET AND RUNS BACK BETWEEN PARALLEL LINES 160 FEET TO A DEAD LINE.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO LEILA GROSSMAN FROM CHRISTINE WOOD A/K/A CHRISTINE CHANDLER BY DEED DATED
10/25/04 AND RECORDED 10/27/04 IN INSTRUMENT NO. 20041027-0129144, PAGE IN THE LAND RECORDS OF DAVIDSON COUNTY, TENNESSEE.

Permanent Parcel Number: 11906017000

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20081015-0103894, 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. 20081015-0103894, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Instrument Number 20041027-0129144, 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.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (1). Attached hereto is a copy of said notice and letter of compliance.

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 28th day of May, 2014.

Shapiro & Kirsch, LLP

By: _____

Michael A. Dennie

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 28th day of May, 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.

11-14-15
My commission expires:

Notary Public

DOROTHY A. WILLIAMS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY, TENN
My Comm. Expires November 14, 2015

TAX EXEMPT TRANSACTION
TCA CODE 67-4-409

PROPERTY ADDRESS: 70 Jay Street, Nashville, Tennessee 37210

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 #13-052960
Map & Parcel -119 06 0 170.00

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
Admitted in Arkansas & Tennessee
Ashley M. Jones
Admitted in Arkansas & Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee



Shapiro and Kirsch, LLP

ATTORNEYS AT LAW

Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Leigh Skorupa
Admitted in Tennessee
Philip Brooks
Admitted in Tennessee
Michael A. Dennie
Admitted in Mississippi & Tennessee
Bridget Cole
Admitted in Tennessee

March 26, 2014

CERTIFIED MAIL # 7196 9008 9111 0907 2853
RETURN RECEIPT REQUESTED

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 70 Jay Street, Nashville, Tennessee 37210
Property Owner(s): Leila Grossman
S&K # 13-052960

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for JPMorgan Chase Bank, N.A., I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by JPMorgan Chase Bank, National Association of record at Instrument No. 20081015-0103894 in Davidson, Tennessee.

The legal description of the property is:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

BEING LOT NUMBER 14 ON THE MAP OF STERLING HEIGHTS, SECTION TWO, AS OF RECORD IN BOOK 1424, PAGE 104, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NUMBER 14 FRONTS 75 FEET ON THE NORTH SIDE OF JAY STREET AND RUNS BACK BETWEEN PARALLEL LINES 160 FEET TO A DEAD LINE.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO LEILA GROSSMAN FROM CHRISTINE WOOD A/K/A CHRISTINE CHANDLER BY DEED DATED 10/25/04 AND RECORDED 10/27/04 IN INSTRUMENT NO. 20041027-0129144, PAGE IN THE LAND RECORDS OF DAVIDSON COUNTY, TENNESSEE.

Permanent Parcel Number: 11906017000

Your Notice of Tax Lien was filed: Instrument No. 20101209-0097910

County: Davidson
Date: December 9, 2010

and has Account Number: 002 XXX-XX-6981/000

The foreclosure will be held for cash:

Place: Davidson County Courthouse
Date: May 22, 2014
Time: 10:00AM

The approximate amount of the principal obligation including interest is **$125,282.35.**

The approximate expenses will be:

Advertisement	**$ 450.00**
Attorney fee	**$ 600.00**
Recording	**$ 32.00**

Please advise immediately of any problems or objections. Also, please reference our file number on *any* correspondence returned to our office.

Sincerely,

Joe M. Kirsch

Encl.
cc: JPMorgan Chase Bank, N.A.

N0007501

3524029101129

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et. seq. a lien exists in favor of the State of Tennessee. This lien exists on all property and all rights, title and interest in property acquired prior to or subsequent to the filing of this notice that belongs to the named taxpayer(s).

Notice is hereby given that there have been assessed taxes, penalty, and interest against the indicated taxpayer, which after demand for payment remain unpaid. The precise amount of the lien may be obtained from the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:	ENTITY ID:
LEILA GROSSMAN	002 XXX-XX-6981/000
D/B/A: GRANNIS PHOTOGRAPHY 2817 COLUMBINE PL NASHVILLE TN 37204-3103	002 XXX-XX-6981 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on November 30, 2010.

COMMISSIONER OF REVENUE

By: William E. Hooks

Delegate of Commissioner

FOR REGISTER USE ONLY .... PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME

REGISTER

BILL GARRETT, Davidson County
Trans:T20100077513 LIENSTL
Recvd: 12/09/10 08:36 1 pgs
Fees:12.00 Taxes:0.00

20101209-0097910

BY:_____

RV-N0007501

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
Admitted in Arkansas & Tennessee
Ashley M. Jones
Admitted in Arkansas & Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee



Shapiro and Kirsch, LLP
ATTORNEYS AT LAW

Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Leigh Skorupa
Admitted in Tennessee
Philip Brooks
Admitted in Tennessee
Michael A. Dennie
Admitted in Mississippi & Tennessee
Bridget Cole
Admitted in Tennessee

March 14, 2014

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7196 9008 9111 0908 5563)

Internal Revenue Service
Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
Nashville, TN 37203

Attention: P. Jackson

Dear Sir:

The undersigned, Substitute Trustee, under that certain purchase money Deed of Trust from Leila Grossman, unmarried to Craig E. Newby, Trustee, dated September 30, 2008, recorded in the Register's Office of Davidson County, Tennessee, in Instrument No. 20081015-0103894 has been requested by the noteholder, JPMorgan Chase Bank, National Association, to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Instrument Number 201208200074267; Instrument Number 201305070045811, in the Register's Office of Davidson County, TN.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

BEING LOT NUMBER 14 ON THE MAP OF STERLING HEIGHTS, SECTION TWO, AS OF RECORD IN BOOK 1424, PAGE 104, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NUMBER 14 FRONTS 75 FEET ON THE NORTH SIDE OF JAY

STREET AND RUNS BACK BETWEEN PARALLEL LINES 160 FEET TO A DEAD LINE.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO LEILA GROSSMAN FROM CHRISTINE WOOD A/K/A CHRISTINE CHANDLER BY DEED DATED 10/25/04 AND RECORDED 10/27/04 IN INSTRUMENT NO. 20041027-0129144, PAGE IN THE LAND RECORDS OF DAVIDSON COUNTY, TENNESSEE.

Permanent Parcel Number: 11906017000

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on **May 22, 2014 @ 10:00AM;** Auction.com Room of the Schermerhorn Symphony Center, One Symphony Place, Nashville, TN 37201.

The approximate amount of the principal obligation, including interest, secured by the lien of said Deed of Trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Total Amount Due	$125,282.35
Attorney fees	$600.00
Advertisement	$450.00
Recording charges	$32.00
State tax	$417.00
TOTAL	$126,781.35

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH, LLP

Joe M. Kirsch

Enclosures
cc: JPMorgan Chase Bank, N.A.

irs2.ltr
S&K #13-052960

Form 668 (Y)(c)
(Rev. February 2004)

3595

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
887898312

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

BILL GARRETT, Davidson County
Trans:T20120061833 LIENFTL
Recvd: 08/20/12 09:16 1 pgs
Fees:12.00 Taxes:0.00
20120820-0074267

Name of Taxpayer LEILA S GROSSMAN

Residence
70 JAY ST
NASHVILLE, TN 37210-5228

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2006	XXX-XX-6981	02/11/2008	03/13/2018	9401.88
1040	12/31/2007	XXX-XX-6981	06/02/2008	07/02/2018	11530.75
1040	12/31/2009	XXX-XX-6981	12/13/2010	01/12/2021	8876.91
1040	12/31/2010	XXX-XX-6981	11/21/2011	12/21/2021	9095.96

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 38905.50

This notice was prepared and signed at NASHVILLE, TN, on this,

the 14th day of August, 2012.

Signature
for P.A. BELTON

Title
ACS SBSE
(800) 829-3903

25-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

3595

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
936267613

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

BILL GARRETT, Davidson County
Trans:T20130037832 LIENFTL
Recvd: 05/07/13 08:56 1 pgs
Fees:12.00 Taxes:0.00
20130507-0045811

Name of Taxpayer LEILA S GROSSMAN

Residence 70 JAY ST
NASHVILLE, TN 37210-5228

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2011	XXX-XX-6981	11/19/2012	12/19/2022	8555.63

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 8555.63

This notice was prepared and signed at NASHVILLE, TN, on this,

the 26th day of April, 2013.

Signature
for P.A. BELTON

Title
ACS SBSE
(800) 829-3903

25-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

I, Jahna Smith, 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.

Jahna Smith
Signature

1-14-15
Date

State of Tennessee

County of Shelby

On this the 16TH day of January, 2015, personally appeared before me, a notary public for this county and state, Jahna Smith 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. 13-0529160