PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP
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Davidson County DEEDTRS
Recvd: 01/27/15 08:06 3 pgs
Fees:17.00 Taxes:0.00
20150127-0007494

S&K:13-046752

Tennessee FHA

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 22, 2002, recorded in Instrument No. 20020130-0012963, in the Register's Office of Davidson County, Tennessee, Theresa L. Cross, unmarried conveyed to Kathy J. Winstead, 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 20130312-0024416, 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 May 30, 2014, June 6, 2014, and June 13, 2014, by which advertisement the sale was appointed to be held on August 14, 2014 at 10:00 AM, at which time it was announced the sale adjournment to be held on September 25, 2014 at 10:00 AM, at which time it was announced the sale was further adjourned to be held on December 11, 2014, at the front entrance of the The Historic Davidson County Courthouse, One Public Square, 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 $144,756.48, 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., his 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., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Being Lot No. 170 on the Plan of Meadow Woods Subdivision, Section 2, as of record in Instrument Number 200003090024168, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more accurate description of said lot.

Being the same property conveyed to Theresa L. Cross, by deed from Jerry Butler Builders, LLC. of record in Instrument Number 20001128-0116512, Register's Office for Davidson County Tennessee.



This legal description is identical with that in Deed of Trust recorded in Instrument No. 20020130-0012963, 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. 20020130-0012963, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Instrument Number 20001128-0116512, 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., his 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 17 day of December, 2014.

Shapiro & Kirsch, LLP

By: _____

Philip Brooks

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 17th day of December, 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.

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

No tax-federal governmental agency. 42 U.S.C. § 3532.
PROPERTY ADDRESS: 408 Terrapin Trail, Antioch, Tennessee 37013

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 #13-046752 / CHE
Map & Parcel -164 16 0A 025.00

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 26, 2015
Date

State of Tennessee

County of Shelby

On this the 26th 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

SCHAVIANTAE BEARD-DAVIS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

My Commission Expires:

MY COMMISSION EXPIRES
SEPTEMBER 03, 2018

Case File No. 13-046752