PREPARED BY AND RETURN TO:
Shapiro & Ingle, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
Fax (901)761-5690

BILL GARRETT, Davidson County
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20150209-0011702

S&I:13-051685

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 9, 2002, recorded in Instrument No. 20020418-0048411, in the Register's Office of Davidson County, Tennessee, Christopher A. Polk and wife, Nakisha T. Polk conveyed to Emmett James House and Bill R. McLaughlin, 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 20130918-0098545, 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 December 19, 2014, December 26, 2014, and January 2, 2015, by which advertisement the sale was appointed to be held on January 27, 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 Regions Bank dba Regions Mortgage, successor by merger to Union Planters Bank, NA, whose address is Regions Mortgage, 7130 Goodlett Farms Parkway, A4W, Cordova, Tennessee 38016, at and for the sum of $74,929.92, that being the highest and best bid offered; and,

WHEREAS, the said Regions Bank dba Regions Mortgage, successor by merger to Union Planters Bank, NA has assigned its interests in the said property to Federal National Mortgage Association, 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 Regions Bank dba Regions Mortgage, successor by merger to Union Planters Bank, NA the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Ingle, LLP, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Federal National Mortgage Association, 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:

Land in Davidson County, Tennessee being Lot No. 123 on the Plan of Bellshire Terrace, Section Two, as of record in Plan Book 6250, pages 673 and 674, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Christopher A. Polk and wife, Nakisha T. Polk, by Warranty Deed from Richard L. Lewis, Jr., of record in Book 10267, page 949, Register's Office for Davidson County, Tennessee.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20020418-0048411, 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. 20020418-0048411, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded in Book 10267, Page 949, 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 Federal National Mortgage Association, its successors and assigns, in fee simple forever, to whom the said Shapiro & Ingle, 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 & Ingle, LLP, Substitute Trustee, has hereunto set its hand and seal this 2nd day of February, 2015.

Shapiro & Ingle, LLP

By: _____

Ashley M. Jones
Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 2nd day of February, 2015, 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 & Ingle, 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
APRIL 01, 2017

My commission expires: _____ Notary Public

TANNICA TAYLOR
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

No tax-federal governmental instrumentality. 12 U.S.C. § 1723a(c)(2).

PROPERTY ADDRESS: 1412 Tempany Court, Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
P.O. Box 650043
Dallas, TX 75265-0043

S&I File #13-051685 / UPN
Map & Parcel -050 04 0 037.00