PREPARED BY AND RETURN TO:
Shapiro & Ingle, LLP
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BILL GARRETT, Davidson County
Trans:T20150029057 DEEDTRS
Recvd: 04/17/15 11:43 2 pgs
Fees:12.00 Taxes:0.00
20150417-0034212

Tennessee FHA
S&I:13-055306
Davidson COUNTY

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 19, 2009, recorded in Instrument No. 20091201-0109863, in the Register's Office of Davidson County, Tennessee, Floyd H. Stewart, Jr., conveyed to FMLS, 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 20140114-0003444, 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 January 24, 2014, January 31, 2014, and February 7, 2014, by which advertisement the sale was appointed to be held on March 27, 2014, at the south main door, Davidson County Courthouse, Metro Courthouse, 1 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 for the sum of $84,719.41, that being the highest and best bid offered; and,

WHEREAS, the said Regions Bank DBA Regions Mortgage 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. For value received, Regions Bank DBA Regions Mortgage has assigned all its interest in the sale to Secretary of Housing and Urban Development, Washington, D.C., his/her/their/its successors and assigns.

NOW, THEREFORE, in consideration of the premises and the payment by Regions Bank DBA Regions Mortgage 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 Secretary of Housing and Urban Development, Washington, D.C., his/her/their/its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Whites Creek, County of Davidson, State of Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot No. 43 on the Plan of Willow Trace, Phase Two of record in Plat Book 7900, Page 46, as amended in Book 8179, page 461, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20091201-0109863, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded in Book 9361, Page 462, 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/her/their/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 Sixteenth day of April, 2015.

Shapiro & Ingle, LLP

By: _____
Laura Greene
Authorized Signatory

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

On the 16th day of April, 2015, before me, a Notary Public, in and for said State and County, personally appeared Laura Greene, 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:
March 26, 2018

_____
Notary Public
Michelle Toney

MICHELLE TONEY
NOTARY PUBLIC
Mecklenburg County
North Carolina
My Commiss... March 26, 2018

No tax-federal governmental agency. 42 U.S.C. § 3532.

PROPERTY ADDRESS: 1304 Rock Creek Trace, Whites Creek, Tennessee 37189

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

MICHELLE TONEY
NOTARY PUBLIC
Mecklenburg County
North Carolina
My Commission Expires March 26, 2018

S&I File #13-055306
Map & Parcel -049 16 0A 045.00