PREPARED BY AND RETURN TO:
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BILL GARRETT, Davidson County
Trans:T20150077099 DEEDTRS
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Tennessee FHA
S&I:14-057162
Davidson COUNTY

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 22, 2003, recorded in Instrument No. 20030529-0072516, in the Register's Office of Davidson County, Tennessee, Linda L. Talley, unmarried conveyed to David R. Wilson, 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 20141008-0093515, 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 said property was by the Substitute Trustee, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by publication in the The Ledger such advertisement appearing in said newspaper on September 19, 2014, September 26, 2014, October 3, 2014 by which advertisement the sale was appointed to be held on October 23, 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 for the sum of $81,120.00, 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. For value received, JPMorgan Chase Bank, National Association 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 JPMorgan Chase Bank, National Association the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Ingle, LLP, a Tennessee limited liability partnership, 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 Antioch, County of Davidson, State of Tennessee, to wit:

> Land in Davidson County, Tennessee, being all of Lot No. 27, on the Plan of A Horizontal Property Regime (Private Element) Phase I, Smith Springs Townhomes, as shown by plat appearing of record in Plat Book 11700, Page 16 as revised in Book 11700, Page 42, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Linda L. Talley, unmarried by Warranty Deed of record in Instrument No. 20010622-0066301, said Register's Office.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20030529-0072516, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed at Instrument Number 20010622-0066301, 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, a Tennessee limited liability partnership, 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, a Tennessee limited liability partnership, Substitute Trustee, has hereunto set its hand and seal this Ninth day of September, 2015.

Shapiro & Ingle, LLP, a Tennessee limited liability partnership

By: _____
Laura Greene
Authorized Signatory

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

On the 9th day of September, 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, a Tennessee limited liability partnership, 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.

_____
Notary Public
Michelle Toney

My commission expires:
March 26, 2018

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

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

PROPERTY ADDRESS: 3401 Anderson Road 27, 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&I File #14-057162
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