PREPARED BY AND RETURN TO:
Shapiro & Ingle, LLP
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Davidson County DEEDTRS
Recvd: 09/30/15 15:40 3 pgs
Fees:17.00 Taxes:0.00
20150930-0099575

Tennessee FHA
S&I:13-053420
Davidson COUNTY

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 25, 2008, recorded in Instrument No. 20080730-0078183, in the Register's Office of Davidson County, Tennessee, Ricky Gonzalez and Yelitza D. Fernandez, husband and wife conveyed to Dan Cook, 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 20140228-0017149, 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 Tennessean such advertisement appearing in said newspaper on October 22, 2013, October 29, 2013, November 5, 2013 by which advertisement the sale was appointed to be held on December 19, 2013 at 10:00 AM, at which time it was announced the sale adjournment to be held on January 30, 2014 at 10:00 AM, at which time it was announced the sale was further adjourned to be held on April 10, 2014 at 10:00 AM, at which time it was announced the sale was further adjourned to be held on June 5, 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 Carrington Mortgage Services, LLC for the sum of $142,655.02, that being the highest and best bid offered; and,

WHEREAS, the said Carrington Mortgage Services, LLC 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, Carrington Mortgage Services, LLC 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 Carrington Mortgage Services, LLC 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 Old Hickory, County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, Being Lot No. 31 on the Plan of Oak Creek Subdivision, as shown on plat of record in Plat Book 5200 page 96, in the Register's Office for Davidson County, Tennessee, to which reference is made for a more complete description.

Being the same property conveyed to Ricky Gonzalez and Yelitza D. Fernandez by deed from Richard B. Stevens of record at Instrument Number 200807300078182 Register's Office for Davidson, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Instrument No. 20080730-0078183, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded at Instrument Number 20080730-0078182, 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 Thirtieth day of September, 2015.

Shapiro & Ingle, LLP, a Tennessee limited liability partnership

By: _____
Jonathan Davis
Authorized Signatory

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

On the 30th day of September, 2015, before me, a Notary Public, in and for said State and County, personally appeared Jonathan Davis, 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~~.

_____
My commission expires:
March 26, 2018

Notary Public
Michelle Toney

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: 648 Rehnea Drive, Old Hickory, Tennessee 37138

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 #13-053420
Map & Parcel -076 01 0 043.00

True Copy Certification

I, Lori Zammit, do hereby make oath that I am a licensed attorney and/or 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

State of North Carolina

County of Mecklenburg

Personally appeared before me, Colleen K. Sheridan, a notary public for this county and state, Lori Zammit who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: 6/16/2020

Notary' Seal (if on paper)

COLLEEN K SHERIDAN
NOTARY PUBLIC
Mecklenburg County
North Carolina
My Commission Expires June 16, 2020