BILL GARRETT, Davidson County
Trans:T20150103968 DEEDTRS
Recvd: 12/09/15 10:35 5 pgs
Fees:28.00 Taxes:378.42
20151209-0123870

THIS INSTRUMENT PREPARED BY:
William T. Hill, Attorney at Law
201 Fourth Ave North, Suite 1800
Nashville, Tennessee 37219

SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

Daryl Spicer
2007 Kimberly Dr.
Mt. Juliet, TN 37122

Map-Parcel Numbers:

053-16-0-203.00

WHEREAS, Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by **John R. Anderson and Sheila E. Anderson** to Wilson and Associates, Trustee, dated the 24th day of January, 2008, and being of record in Inst. No. 20080204-0011143, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, **BMO Harris Bank N.A. and**

WHEREAS, Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, Appointment of Substitute Trustee being of record in Inst. No. 20151201-0120878, in the Register of Deed's Office, Davidson County, Nashville, Tennessee, and appointing William Timothy Hill as Substitute Trustee, in the place and stead of the said Wilson and Associates, trustee; and

WHEREAS, the indebtedness secured by the Deed of Trust has become overdue and unpaid, and the lawful holder of said debt has called upon the Substitute Trustee to foreclose the Deed of Trust; and

WHEREAS, the Substitute Trustee, after due advertisement as required by law in The Ledger - Nashville on **11/13/15 – 11/20/15 – 11/27/15** and as required by the terms of the Deed of Trust, offered the Property for sale to the highest bidder for cash, at public outcry, on December 4, 2015 at twelve o'clock noon (12:00 noon), at the Davidson County Courthouse, Public Square, 2nd Ave North, Nashville, Tennessee, when and where Daryl Spicer, ("Grantee"), became the last and highest bidder at the price of One Hundred Two Thousand Two Hundred Seventy-seven and 00/100 ($102,277.00) Dollars.

NOW, THEREFORE, NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, William Timothy Hill, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said Daryl Spicer, the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WITT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 5 ON THE PLAN OF LOIS & HALLIE WOODARD SUBDIVISION, AS OF RECORD IN PLAT BOOK 8250, PAGE 328, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.
BEING THE SAME PROPERTY CONVEYED TO JOHN R. ANDERSON & WIFE, SHEILA E. ANDERSON, BY WARRANTY DEED, FROM RONALD WILSON OLIVER, JR. & WIFE, AMY JO OLIVER, OF RECORD IN INSTRUMENT #20010905-0096043, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. DATE AUGUST 30, 2001 AND RECORDED SEPTEMBER 5, 2001.
THE PROPERTY IS KNOWN AS 324 PITTS AVENUE, OLD HICKORY, TENNESSEE 37138.
MAP & PARCEL: 053-16-0-203.00

TO HAVE AND TO HOLD, unto the said, Daryl Spicer, its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under, a conveyance from the undersigned as Substitute Trustee, under the provisions of the above described Trust Deed, and not further or otherwise.

The Notice of the Right to Foreclose has been given in accordance with Tennessee Code Annotated §35-5-117(i). This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

WITNESS, the signature of the undersigned, William Timothy Hill, Substitute Trustee, this 4th of December, 2015.

William Timothy Hill, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 4th day of December, 2015, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared William Timothy Hill, Substitute Trustee, to me known to be the person described, and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

CHARLOTTE E. HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Charlotte E. Herring
Notary Public

My Commission Expires: _____

I, William Timothy Hill, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is ($102,277.00).

My Commission Expires SEPT. 11, 2017

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance

Affiant

Subscribed and sworn to before me this 4th day of December, 2015.

Charlotte E. Herring
Notary Public
My Commission Expires: _____

CHARLOTTE E. HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires SEPT. 11, 2017

Grantee:
Daryl Spicer
2007 Kimberly Dr.
Mt. Juliet, TN 37122

NOTICE OF FORECLOSURE
AND SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by John R. Anderson and Sheila E. Anderson to Wilson and Associates, Trustee, dated the 24th day of January, 2008, and being of record in Inst. No. 20080204-0011143, Register's Office for Davidson County, Tennessee, referred to herein as the deed of trust, which conveyed certain real property, appurtenances, estate, title and interest therein in trust to secure the indebtedness described therein, which indebtedness is now due and unpaid and has been declared in default by the lawful owner thereof, BMO Harris Bank N.A., Appointment of Substitute Trustee having been duly executed by the holder of the note and beneficiary of said Deed of Trust, and appointing William Timothy Hill as Substitute Trustee.

NOW, THEREFORE, I, William Timothy Hill, Trustee, pursuant to the said Deed of Trust, having been requested by the owner and holder of said indebtedness so to do, by virtue of the authority and power vested in me by said deed of trust and appointing of Substitute Trustee will on the 4th day of December, 2015, at 12:00 noon., on the front door of the Davidson County Courthouse, Public Square, 2nd Ave North, Nashville, Davidson County, Tennessee, sell at public outcry to the highest bidder for cash (or credit upon the indebtedness secured, if the holder is the successful purchaser) the following described property located in Davidson County, Tennessee, to wit:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 5 ON THE PLAN OF LOIS & HALLIE WOODARD SUBDIVISION, AS OF RECORD IN PLAT BOOK 8250, PAGE 328, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO JOHN R. ANDERSON & WIFE, SHEILA E. ANDERSON, BY WARRANTY DEED FROM RONALD WILSON OLIVER JR. & WIFE, AMY JO OLIVER, OF RECORD IN INSTRUMENT #20010905-0096043, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DATED AUGUST 30, 2001 AND RECORDED SEPTEMBER 5, 2001.

THE PROPERTY IS KNOWN AS 324 PITTS AVENUE, OLD HICKORY, TENNESSEE 37138.

MAP & PARCEL: 053-16-0-203.00.

John R. Anderson now being deceased.

This is improved property known as 324 Pitts Ave, Old Hickory, TN 37138.

If there is any discrepancy with the street address, the legal description will control. At the time of this publication, the § 35 5 117 notice of the right to foreclose was timely forwarded. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time. This is an attempt to collect a debt and any information obtained will be used for that purpose.

This 11th day of November, 2015.
William Timothy Hill, Substitute Trustee
201 Fourth Avenue North, Suite 1800
Nashville, TN 37219
Nov. 13, 20, 27, 2015 Fkl29762

Department of Defense Manpower Data Center

Results as of : Dec-04-2015 11:00:19 AM

SCRA 3.0

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: ANDERSON

First Name: SHEILA

Middle Name:

Active Duty Status As Of: Dec-04-2015

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

Department of Defense Manpower Data Center

Results as of : Dec-04-2015 11:05:42 AM

SCRA 3.0

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: ANDERSON

First Name: JOHN

Middle Name:

Active Duty Status As Of: Dec-04-2015

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
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Mary M. Snavely-Dixon

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Department of Defense - Manpower Data Center
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Arlington, VA 22350