

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on June 26, 2014 at 10:00AM local time, at the south door, Macon County Courthouse, 904 HWY. 52 Bypass East, Lafayette, Tennessee, pursuant to Deed of Trust executed by Jimmy D. Bandy, joined in signature by his wife, Dorris Jean Bandy, to Superior Title Company, Inc., Trustee, on August 19, 2006 at Book TD406, Page 3, Instrument No. 06002663; all of record in the Macon County Register's Office.

Party entitled to enforce security interest: HSBC Mortgage Services, Inc., its successors and assigns

The following real estate located in Macon County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Lying and being in the 1st Civil District of Macon County, Tennessee within the corporate limits of the town of Lafayette, and being Lots No. 23, 24 and 25 in Block "A" of the R.A. Bratton Addition to the town of Lafayette, Tennessee, a plat of which is of record in Deed Book No. 44, page 514, in the Register's Office, Macon County, TN, reference to which is here made.

Property commonly known as 706 Maple Street, Lafayette, TN 37083

Street Address: 706 Maple Street, Lafayette, Tennessee 37083

Parcel Number: 0500-C-030.00

Current Owner(s) of Property: Jimmy D. Bandy

The street address of the above described property is believed to be 706 Maple Street, Lafayette, Tennessee 37083, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Kirsch, LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

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.

Shapiro & Kirsch, LLP Substitute Trustee

Law Office of Shapiro & Kirsch, LLP

555 Perkins Road Extended, Second Floor

Memphis, TN 38117

Phone (901)767-5566

Fax (901)761-5690

www.kirschattorneys.com

File No. 14-058157