**THIS INSTRUMENT PREPARED BY:**
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Davidson County DEEDTRS
Recvd: 05/18/06 14:36 3 pgs
Fees:18.00 Taxes:63.68
**20060518-0058654**

# SUBSTITUTE TRUSTEE'S DEED

Address New Owner and Send Tax Bills To:

**Homesales, Inc.**
111 East Wisconsin Avenue
Mail Station WI1-4030
Milwaukee, WI 53202

Map-Parcel Numbers:

150-11-0 101.00

**WHEREAS,** Default having been made in the terms and conditions of payments, pursuant to a certain Deed of Trust executed by Michael Ruggeri and wife, Judith Ruggeri, to Michael I. Mossman, Esquire, Trustee, dated the 15th day of November, 2000, and being of record in Instrument No. 20001128-0116646, 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, Bank One, NA.

**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. 20060320-0031612, in the Register of Deed's Office, Davidson County, Nashville, and appointing William Timothy Hill as Substitute Trustee.

**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 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, at twelve o'clock noon (12:00 noon), April 26, 2006, at the front door of the Register of Deeds, Gaylord Entertainment Center, 501 Broadway, Nashville, Davidson County, Tennessee, when and where Homesales, Inc., Grantee"), became the last and highest bidder at the price of Seventeen Thousand Two Hundred Ten and 08/100 Dollars ($17,210.08).

**NOW, THEREFORE**, in his capacity as Substitute Trustee, and not otherwise, and in consideration of the premises and payment of the sum stated above, the receipt and sufficiency of

which are acknowledged, William Timothy Hill, Substitute Trustee, hereby conveys the Property described hereto in Exhibit "A", to the Grantee and the Grantee's heirs or successors and assigns.

**TO HAVE AND TO HOLD** the Property in as full and complete manner as the undersigned, in his capacity as Substitute Trustee, and not otherwise, has the power to convey.

William Timothy Hill, as Substitute Trustee, and not otherwise, warrants the title to the Property to the Grantee and Grantee's heirs or successors and assigns, against the lawful claims of all persons claiming by, through or under him. The quantity or quality thereof, and expressly subject to the following:

1. Any and all unpaid taxes and assessments, plus interest and penalty, if any.

2. Any and all other prior restrictions, encumbrances, or liens of any nature.

Words used herein indicating number or gender shall be read as context may require.

Dated this 26th day of April, 2006.

William Timothy Hill, as
Substitute Trustee and not otherwise

**STATE OF TENNESSEE**
**COUNTY OF DAVIDSON**

Personally appeared before me, a Notary Public in and for said County and State, the within named William Timothy Hill, Substitute Trustee, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes contained therein.

Witness my hand and official seal at Nashville, Tennessee, this 26th day of April, 2006.

Notary Public

My commission expires: _____

JOSH HANKINS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $17,210.08.

Affiant

Subscribed and sworn to before me this 26th day of April, 2006.

Notary Public

My commission expires: _____

JOSH HANKINS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 23, 2010

# EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 224 on the Plan of Towne Village of the Country Section 3 of record in Plat Book 5200, Page 268 and 269, Register's Office for said County, to which reference is made for a more complete description.

BEING the same property conveyed to MICHAEL RUGGERI by Quitclaim Deed from JUDITH RUGGERI, of record in Instrument No. 20030930-0144282, dated March 28, 2001, in the Register's Office for Davidson County, Tennessee.

BEING also the same property conveyed to MICHAEL RUGGERI and wife, JUDITH RUGGERI, by Warranty Deed from CHRISTOPHER C. THOMAS and wife, MEREDITH E. THOMAS, dated December 4, 1998, of record in Book 11240, Page 252, said Register's Office. Map-Parcel Nos. 150-11-101

This is improved property known as 417 South Towne Court, Antioch, Tennessee 37013.