Davidson County DEEDTRS
Recvd: 12/31/07 10:26 3 pgs
Fees:18.00 Taxes:443.99

20071231-0148829

Recorded and Prepared by:
Recontrust Company
2380 Performance Dr Bldg D
Mail Stop-RGV-D7-450
Richardson, TX 75082
TS#:07 -53954

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER 52-1-117 & 118
(NAME) Countrywide Home Loans Inc.	(NAME) Countrywide Home Loans Inc.	
(STREET ADDRESS OR ROUTE NUMBER) 400 Countrywide Way	(STREET ADDRESS) 400 Countrywide Way	
(CITY) (STATE) (ZIP) Simi Valley, CA 93065	(CITY) (STATE) (ZIP) Simi Valley, CA 93065	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the December 14, 2007, by RECONTRUST COMPANY, substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated April 15, 2005, recorded on April 21, 2005, as Instrument No. 20050421-0044674, in Deed Book N/A, at Page N/A, Register's Office for Davidson, Tennessee (the "Deed of Trust"), ROBERT B CARTWRIGHT, A MARRIED MAN, JOINED BY HIS WIFE, CHRISTINA DAWN BERNICKY (collectively "Borrower"),conveyed to ROBERT M. WILSON, JR, ATTORNEY, certain real property as described below (the "Property") to secure the payment of a certain indebtedness described in the Deed of Trust including, without limitation, that evidenced by a certain promissory note executed on April 15, 2005, (the "Note"); and

WHEREAS, demand was made for the payment of the Note secured by the Deed of Trust referenced above, the payment of which was in default, and the obligation secured by the Deed of Trust referenced above was declared due and payable as provided in the Note and Deed of Trust, but the obligation was not paid; and

WHEREAS, COUNTRYWIDE HOME LOANS, INC., the Beneficiary under the Deed of Trust, demanded that the Property be advertised and sold in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned, RECONTRUST COMPANY, was duly appointed as Substitute Trustee in the place and stead ROBERT M. WILSON, JR, ATTORNEY, said appointment being set forth on November 14, 2007, as Instrument No. 20071114-0133537 said Register's Office; and

WHEREAS, the Substitute Trustee caused notice to be published as provided in the Deed of Trust and Note in the DAVIDSON AM that the Property would be sold on December 14, 2007, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on November 23, 2007, November 30, 2007 and December 7, 2007, a copy of such notice sent to Borrower, the current owner of the Property, and all other parties who appeared to have any interest in the Property reflected in the records of the Register's Office of Davidson County, Tennessee, and following such notice the default was not cured; and

WHEREAS, the Substitute Trustee at the time, place and date specified in said notices offered the Property for sale, and after opening the floor for competitive bids, sold said Property to COUNTRYWIDE HOME LOANS, INC. at the price of $119,997.69, this being the highest, last and best bid.

NOW, THEREFORE, RECONTRUST COMPANY, Substitute Trustee, in consideration of the premises and the sum of $119,997.69, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto COUNTRYWIDE HOME LOANS, INC. ("Grantee"), its successors and assigns, all of my right, title and interest in and to the Property, including without limitation, the following described real estate and improvements located thereon, but no further or otherwise, located in Davidson County, Tennessee, and more particularly described as follows, to wit:

TWO TRACTS OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS:

TRACT NO. 1:

BEING LOTS NOS. 1 AND 2 ON THE PLAN OF MADISON REALTY COMPANY'S SUBDIVISION, AS OF RECORD IN BOOK 547, PAGE 164 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

TRACT NO. 2:

BEING THE WESTERYLY 8 FEET ON LOT NO. 1 OF BLOCK "A" ON THE PLAN OF CRITTENDEN ESTATES, AS OF RECORD IN BOOK 974, PAGE 69 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID PART OF LOT NO. 1 FRONTS ON THE NORTHERLY SIDE OF NEELYS BEND ROAD AND RUNS BACK BETWEEN ROAD AND RUNS BACK BETWEEN PARALLEL LINES 165 FEET TO A DEAD LINE.

BEING THE SAME PROPERTY CONVEYED TO ROBERT B. CARTWRIGHT, A MARRIED MAN, BY WARRANTY DEED FROM JAMES G. FULLER, UNMARRIED, OF RECORD IN INSTRUMENT NO. 20050421-0044673 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

CHRISTINA D. BERNICKY, SPOUSE OF ROBERT B. CARTWRIGHT, JOINS IN THE EXECUTION OF THIS INSTRUMENT FOR THE PURPOSE OF CONVEYING ANY INTEREST IN SUBJECT PROPERTY, MARITAL OR OTHERWISE.

Borrower's source of title is that certain Warranty Deed dated April 15, 2005, recorded on April 21, 2005, as Instrument No. 20050421-0044673, said Register's Office. To have and to hold the aforesaid real estate, together with all improvements thereon, free from any equity of redemption, statutory right of redemption, spouses elective share, homestead, dower, courtesy and all other exemptions, as provided in, but only to the extent provided in, said Deed of Trust.

Said sale will be subject to (1) any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; (2) any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; (3) any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; (4) applicable covenants, restrictions, building setbacks, easements, and to all conditions as shown with respect to the aforementioned Property in the Register's Office of Davidson County, Tennessee; (5) any governmental zoning and subdivision ordinances or regulations in effect thereon; (6) the accuracy of the Index Book of the said Register's Office; and (7) any other matters which an accurate survey of the Property might disclose.

The Property is conveyed AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

WITNESS the signature of the Substitute Trustee on the day and date first above written.

RECONTRUST COMPANY, as Substitute Trustee
By: Sandra L. Hickey
Print Name: Sandra L. Hickey
Title: Assistant Secretary

STATE OF Texas)
COUNTY OF Dallas)

Before me, Emily Cochrane, of the state and county aforesaid, personally appeared Sandra L. Hickey of RECONTRUST COMPANY, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself/himself to be Assistant Secretary of RECONTRUST COMPANY, a corporation, and that s/he as such officer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself/himself as such officer.

WITNESS my hand and seal at office in Dallas, Texas
this 28 day of, 2007
December

Emily Cochrane
Notary Public

My commission expires:
July 10, 2011



STATE OF TEXAS)
COUNTY OF DALLAS)

The actual consideration or value, whichever is greater, for this transfer is $119,997.69.

Sandra L. Hicken
Affiant

Sworn to and subscribed before me this 28 day of December, 2007

Emily Cochrane
Notary Public

My commission expires:
July 10, 2011

