BILL GARRETT, Davidson County
Trans:T20090031929 DEEDTRS
Recvd: 05/14/09 11:23 2 pgs
Fees:13.00 Taxes:451.40
20090514-0044393

PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Name: Sheila D. Ruiz and Paris Ruiz
S&K#: 09-013715

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 30, 2005, recorded in Instrument number 20050912-0109400 in the Register's Office of Davidson County, Tennessee, Sheila D. Ruiz, a married woman, conveyed to Larry N. Westbrook, Esq., 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, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20090325-0026903, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary 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 by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on April 7, 2009, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 AM; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Mortgage Electronic Registration Systems, Inc., as nominee for PHH Mortgage Corporation, whose address is PHH Mortgage Corporation, 4001 Leadenhall Road, Attn: Mail Stop SV-01, Mount Laurel, New Jersey 08054 at and for the sum of $122,000.00, that being the highest and best bid offered; and,

WHEREAS, the said Mortgage Electronic Registration Systems, Inc., as nominee for PHH Mortgage Corporation, has assigned it's interest in the said property to Bank of America, National Association as successor by merger to LaSalle Bank National Association AS TRUSTEE FOR Luminent 2005-1; and,

WHEREAS, the purchaser, being the holder of the indebtedness 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.

NOW, THEREFORE, in consideration of the premises and the payment by Mortgage Electronic Registration Systems, Inc., as nominee for PHH Mortgage Corporation, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Kirsch, LLP., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Bank of America, National Association as successor by merger to LaSalle Bank National Association AS TRUSTEE FOR Luminent 2005-1, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Unit Number 229 on the Plan of Horizontal Property Regime, Private Element Plat, Nashboro Village - Tract 18, Phase Two, a Condominium Development, as shown by plat appearing of record in Instrument Number 20010423-0039877, revising Plat Book 9700, Page 968, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said unit.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20050912-0109400 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record Instrument number 20050912-0109400 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20050912-0109399, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

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 Bank of America, National Association as successor by merger to LaSalle Bank National Association AS TRUSTEE FOR Luminent 2005-1, its successors and assigns, in fee simple forever, to whom the said Shapiro & Kirsch, LLP., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Shapiro & Kirsch, LLP., Substitute Trustee, has hereunto set his hand and seal on the date written below.

Shapiro & Kirsch, LLP.

Ashley M. Jones, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 7th day of April, 2009, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be the Authorized Agent of Shapiro & Kirsch, L.L.P. 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.

12-22-09
My commission expires:

Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of property conveyed (whichever is greater) is $122,000.00.

Affiant

Subscribed and sworn to before me on the date written above.

12-22-09
My commission expires:

Notary Public

PROPERTY ADDRESS: 482 Longhunter Court (per Deed of Trust), 301 Nashboro Greens Way (Assessor), Nashville, TN 37217

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bank of America, National Association as successor by merger to LaSalle Bank National Association
AS TRUSTEE FOR Luminent 2005-1
4001 Leadenhall Road
Attn: Mail Stop SV-01
Mount Laurel, New Jersey 08054

S & K #:09-013715
Map & Parcel – 135110C07200