BILL GARRETT, Davidson County
Trans: T20090055013 DEEDTRS
Recvd: 08/12/09 09:48 3 pgs
Fees: 17.00 Taxes: 0.00
20090812-0075816

Prepared and Recorded by:
RECONTRUST COMPANY, N.A.
2380 Performance Dr, TX2-985-07-03
Richardson, TX 75082

TS#:09 -0048908

| ADDRESSES NEW OWNER(S) AS FOLLOWS | SEND TAX BILLS TO: | MAP PARCEL NUMBER |
|---|---|---|
| (NAME) Secretary of HUD | (NAME) Secretary of HUD | 162160104.00 |
| (STREET ADDRESS OR ROUTE NUMBER) 200 Jefferson Ave, Suite 1200 | (STREET ADDRESS) 200 Jefferson Ave, Suite 1200 | |
| (CITY) (STATE) (ZIP) Memphis TN 38103-2335 | (CITY) (STATE) (ZIP) Memphis TN 38103-2335 | |

# SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the June 16, 2009, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated November 29, 2007, recorded on November 30, 2007, as Instrument No. 20071130-0139316, Register's Office for Davidson, Tennessee (the "Deed of Trust"), STEVEN G HALL, AN UNMARRIED MAN AND MICHELLE A HALL, A MARRIED WOMAN (collectively "Borrower"),conveyed to NASHVILLE TITLE INSURANCE COMPANY, 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 November 29, 2007, (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, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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, N.A., was duly appointed as Substitute Trustee in the place and stead NASHVILLE TITLE INSURANCE COMPANY, said appointment being set forth on May 19, 2009, as Instrument No. 20090519-0045978 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 June 16, 2009, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on May 22, 2009, May 29, 2009 and June 5, 2009, 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 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP at the price of $110,382.98, this being the highest, last and best bid.

WHEREAS, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP, as successful purchaser at said sale, transferred and assigned its bid to Secretary of Housing and Urban Development.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, in consideration of the premises and the sum of $110,382.98, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto Secretary of Housing and Urban Development ("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:

BEING LOT NO 45-B ON THE PLAN OF HICKORY PARK VILLAS, SECTION THREE, ZONE LOT DIVISION, OF RECORD IN BOOK 6250, PAGE 591, REGISTER'S OFFICE

FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

ALSO KNOWN AS: 1311 HICKORY PARK CT W, ANTIOCH,TN

Borrower's source of title is that certain Warranty Deed dated November 29, 2007, recorded on November 30, 2007, Instrument # 20071130-0139315, 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, N.A., as Substitute Trustee
By: Leonard Valsin
Print Name: Leonard Valsin
Title: ASSISTANT SECRETARY

STATE OF TEXAS )
COUNTY OF DALLAS )

Before me, M J Parvin, of the state and county aforesaid, personally appeared Leonard Valsin of RECONTRUST COMPANY, N.A., 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 of ASSISTANT SECRETARY 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 8th day of JULY, 2009.

Notary Public

My commission expires:

_____

M. J. PARVIN
MY COMMISSION EXPIRES
March 25, 2010

STATE OF TEXAS )
COUNTY OF DALLAS )

The actual consideration or value, whichever is greater, for this transfer is $110,382.98.

Affiant

Sworn to and subscribed before me this 8th day of July, 2009.

Notary Public

My commission expires:

_____

M. J. PARVIN
MY COMMISSION EXPIRES
March 25, 2010