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BAC-09-33759-1

BILL GARRETT, Davidson County
Trans:T20100012991 DEEDTRS
Recvd: 03/04/10 12:14 3 pgs
Fees:17.00 Taxes:0.00
20100304-0016653

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
Secretary of Housing and Urban Development	Secretary of Housing and Urban Development	049-12-0A-020.00
451 7th Street Southwest, Room 6251	451 7th Street Southwest, Room 6251	
Washington, DC 20410	Washington, DC 20410	

SUCCESSOR TRUSTEE'S DEED

This instrument made and entered into on December 3, 2009, by Everett L. Hixson, Jr., Successor Trustee ("Successor Trustee").

WHEREAS, by that certain Deed of Trust dated November 16, 2007 and recorded on November 30, 2007 in **Instrument Number 20071130-0139093**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Felicia Whitaker** ("Borrower") conveyed to Robert M. Wilson, Jr., Attorney, Trustee, 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 16, 2007 (the "Note"), which obligation is presently held and owned by BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP; 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, Lender, the owner and holder of the Note evidenced by 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, Everett L. Hixson, Jr., was duly appointed as Successor Trustee in the place and stead of Robert M. Wilson, Jr., Attorney, said appointment being set forth in **Instrument Number 20091202-0110133** said Register's Office; and

WHEREAS, the Successor Trustee caused notice to be published as provided in the Deed of Trust and Note in the Tennessee Tribune that the Property would be sold on December 3, 2009, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **November 12, 2009, November 19, 2009, and November 26, 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, Nashville Tennessee, and following such notice the default was not cured; and

WHEREAS, the Successor 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 f/k/a Countrywide Home Loans Servicing, LP at the price of **One Hundred Thirty Two Thousand One Hundred Sixty Eight and 22/100 dollars ($132,168.22)**, this being the highest, last and best bid

WHEREAS, BAC Home Loans Servicing, LP f/k/a 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, I, Everett L. Hixson, Jr., Successor Trustee as aforesaid, in consideration of the premises and the sum of **One Hundred Thirty Two Thousand One Hundred Sixty Eight and 22/100 dollars ($132,168.22)** to me in hand paid, 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 20 ON THE PLAN OF PRESTWICK PLACE, "CLUSTER LOT SUBDIVISION", OF RECORD IN PLAT INSTRUMENT NO. 20040723-0088164, AS CORRECTED IN AFFIDAVIT OF RECORD IN INSTRUMENT NO. 20040922-0113905, REGISTER`S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

Property Address: 1561 Emerald Bay Boulevard, Whites Creek, TN 37189.

This Entity is Tax Exempt.

Borrower's source of title is that certain Warranty Deed dated 09/30/2005 from Ricky Earps to Felicia Whitaker of record on 10/07/2005 in Instrument Number 20051007-0121111 in 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, spouse's 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 Successor Trustee on the day and date first above written.

Everett L. Hixson, Jr.
Successor Trustee

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

Before me, of the state and county aforesaid, personally appeared Everett L. Hixson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged he executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal at office in Chattanooga, Tennessee this 3rd day of December, 2009.

Carol G. Hixson
Notary Public

My commission expires:

4-18-12

CAROL G. HIXSON
STATE OF TENNESSEE NOTARY PUBLIC
HAMILTON COUNTY

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

The actual consideration or value, whichever is greater, for this transfer is **$132,168.22.**

Affiant

Sworn to and subscribed
before me this 3rd day of December, 2009.

Carol G. Hixson
Notary Public

My commission expires:

4-18-12

CAROL G. HIXSON
STATE OF TENNESSEE NOTARY PUBLIC
HAMILTON COUNTY