BILL GARRETT, Davidson County
Trans:T20100020773 DEEDTRS
Recvd: 04/08/10 11:17 3 pgs
Fees:18.00 Taxes:175.07

20100408-0026626

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

TS#:10 -0017422

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
(NAME) Wells Fargo Bank N.A.	(NAME) Wells Fargo Bank N.A.	08713006700
(STREET ADDRESS OR ROUTE NUMBER) 400 Countrywide Way	(STREET ADDRESS) 400 Countrywide Way	
(CITY) (STATE) (ZIP) Simi Valley Ca 93063	(CITY) (STATE) (ZIP) Simi Valley Ca 93063	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the April 1, 2010, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated May 23, 2003, recorded on June 11, 2003, as Instrument No. 20030611-0080414, Register's Office for Davidson, Tennessee (the "Deed of Trust"), STEPHEN T KERNS aka STEPHEN KERNS AND CASSANDRA R. KERNS, HIS WIFE (collectively "Borrower"),conveyed to PRLAP, INC., 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 May 23, 2003, (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, WELLS FARGO BANK, N.A., F/K/A WELLS FARGO BANK MINNESOTA, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANC OF AMERICA ALTERNATIVE LOAN TRUST 2003-6, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-6, 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 PRLAP, INC., said appointment being set forth on March 9, 2010, as Instrument No. 20100309-0018039 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 TENNESSIAN/DAVIDSON AM that the Property would be sold on April 1, 2010, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on March 12, 2010, March 19, 2010 and March 26, 2010, 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 WELLS FARGO BANK, N.A., F/K/A WELLS FARGO BANK MINNE-SOTA, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANC OF AMERICA ALTERNATIVE LOAN TRUST 2003-6, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-6 at the price of $47,315.69, this being the highest, last and best bid.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, in consideration of the premises and the sum of $47,315.69, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto WELLS FARGO BANK, N.A., F/K/A WELLS FARGO BANK MINNE-SOTA, N.A., AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF BANC OF AMERICA ALTERNATIVE LOAN TRUST 2003-6, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-6 ("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:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: BEING LOT NO. 208, ON THE PLAN OF VALLEY GROVE, SECTION THREE, OF RECORD IN PLAT BOOK 5800, PAGE 153, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULARLY DESCRIPTION.

Property Address: **4625 FOREST RIDGE DR, HERMITAGE TN 37076**

Borrower's source of title is that certain **Warranty Deed**, dated **03/06/1998**, given by **Daniel A Meyer And Wife Claudia M. Meyer** to **Stephen Kerns And Wife Cassandra R. Kerns** and recorded **3/9/1998 in Book 10828 Page 912**, 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: _____
Print Name: Stephen Gross
Title: Assistant Secretary

STATE OF TEXAS)
COUNTY OF DALLAS)

Before me, Angela Serato, of the state and county aforesaid, personally appeared Stephen Gross 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 Assistant Secretary of RECONTRUST COMPANY, N.A., 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 6th day of April, 2010.

Notary Public

My commission expires:
July 27, 2013

ANGELA SERATO
My Commission Expires
July 27, 2013

STATE OF TEXAS)
COUNTY OF DALLAS)

The actual consideration or value, whichever is greater, for this transfer is $47,315.69.

Affiant

Sworn to and subscribed before me this 6th day of April, 2010.

Notary Public

My commission expires:
July 27, 2013

ANGELA SERATO
My Commission Expires
July 27, 2013