BILL GARRETT, Davidson County
Trans:T20100066754 DEEDTRS
Recvd: 10/21/10 10:26 3 pgs
Fees:17.00 Taxes:0.00
20101021-0084309

Prepared by and Return to:
Rubin Lublin Suarez Serrano, LLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-10-06616

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
FEDERAL HOME LOAN MORTGAGE CORPORATION	FEDERAL HOME LOAN MORTGAGE CORPORATION	136050A069.00
2300 Windy Ridge Parkway SE Suite 200 North Tower Atlanta, Georgia 30339	2300 Windy Ridge Parkway SE Suite 200 North Tower Atlanta, Georgia 30339	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on September 23, 2010, by Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated December 30, 2004 and recorded January 6, 2005, at **Instrument Number 20050106-0002331**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Michelle S. Calderon** ("Borrower"), conveyed to Robert M. Wilson, Jr., 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 December 30, 2004, (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, a Notice of the Right to Foreclose, if required pursuant to T.C.A. § 35-5-117, was given in accordance with Tennessee law; and

WHEREAS, the undersigned, Rubin Lublin Suarez Serrano TN LLC, was duly appointed as Substitute Trustee in the place and stead of Robert M. Wilson, Jr., said appointment being set forth in **Instrument Number 20100827-0067865** 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 Tennessee Tribune that the Property would be sold on September 2, 2010, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **August 5, 2010, August 12, 2010, August 19, 2010, and August 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, Nashville 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 appeared and announced to those assembled that the September 2, 2010 sale was postponed to September 23, 2010 at the same time and place. On September 23, 2010 at the same time and place, the Substitute Trustee appeared and 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 Forty-One Thousand Five Hundred Sixty-Nine and 44/100 ($141,569.44)** this being the highest, last and best bid; and

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 **Federal Home Loan Mortgage Corporation.**

NOW, THEREFORE, Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **One Hundred Forty-One Thousand Five Hundred Sixty-Nine and 44/100 ($141,569.44)** to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **Federal Home Loan Mortgage Corporation** ("Grantee"), its successors and assigns, all of its 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 NUMBER 74, ON THE PLAN OF BAYVIEW ESTATES, PHASE TWO, A PLANNED UNIT DEVELOPMENT, OF RECORD IN INSTRUMENT NUMBER 20000609-0057633, REGISTER`S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

This property is now or was formerly known as 3005 Harbor Lights Drive, Nashville, TN 37217.

This entity is tax exempt.

Borrower's source of title is that certain Warranty Deed dated December 30, 2004 from Richard M. Bunzel to Michelle S. Calderon of record on January 06, 2005 in Instrument Number 20050106-0002330, 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, 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.

Rubin Lublin Suarez Serrano TN LLC

Printed Name: Glen D. Rubin
Title: Member

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Najur H. Bowser, of the state and county aforesaid, personally appeared, Glen D. Rubin, of Rubin Lublin Suarez Serrano TN LLC, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be a Member of Rubin Lublin Suarez Serrano TN LLC, a Limited Liability Company, and that he/she as such officer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the Limited Liability Company by himself/herself as such officer.

WITNESS my hand and seal at office in Norcross, Georgia this 23rd day of September, 2010.

Notary Public

NAJUR H BOWSER NOTARY EXPIRES GEORGIA SEPT. 22, 2014 PUBLIC FULTON COUNTY

My commission expires:

9.22.2014

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is **$141,569.44**.

Affiant

Sworn to and subscribed
before me this 23rd day of September, 2010

Notary Public

NAJUR H BOWSER NOTARY EXPIRES GEORGIA SEPT. 22, 2014 PUBLIC FULTON COUNTY

My commission expires:

9.22.2014