BILL GARRETT, Davidson County
Trans:T20100068338 DEEDTRS
Recvd: 10/28/10 10:51 3 pgs
Fees:17.00 Taxes:0.00
20101028-0086238

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

TS#:10 -0016224

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
Secretary of HUD	Secretary of HUD	142-14-OC-035.00
(NAME)	(NAME)	
c/o Pyramid Real Estate	c/o Pyramid Real Estate	
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
616 Marriott Dr., Suite 300	616 Marriott Dr., Suite 300	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	
Nashville TN 37214	Nashville TN 37214	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the March 25, 2010, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated June 10, 2009, recorded on June 18, 2009, as Instrument No. 20090618-0056637, and re-recorded on July 29, 2009 as Instrument No. 20090729-0071057, Register's Office for Davidson, Tennessee (the "Deed of Trust"), ZANDRA RUIZ, UNMARRIED WOMAN (collectively "Borrower"),conveyed to JEANINE B SAYLOR, 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 June 10, 2009, (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, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, 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 JEANINE B SAYLOR, said appointment being set forth on March 9, 2010, as Instrument No. 20100309-0018045 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 THE TENNESSIAN DAVIDSON AM that the Property would be sold on March 25, 2010, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on March 5, 2010, March 12, 2010 and March 19, 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 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP at the price of $128,617.22, 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 The Secretary of Department of Housing and Urban Development, its successors and assigns.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, in consideration of the premises and the sum of $128,617.22, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto The Secretary of Department 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 Unit No. 12-B, together with the appurtenant interest in the common elements of McPherson Place Townhomes, a horizontal property regime established by Declaration of Covenants, Conditions and Restrictions of record in Instrument No. 20060601-0064701, Register's Office for Davidson County, Tennessee, said Unit being depicted on the Condominium Site Plan attached as Exhibit C to the aforementioned Declaration and being located upon Lot No. 12 on the Plan of Harpeth Valley Park, Section 5, of record in Book 4300, Page 114, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Zandra Ruiz by deed from Lewis Lampley and wife, Carolyn Lampley, dated June 8, 2007, recorded June 18, 2007, of record in Instrument No. 20070618-0072271, Register's Office for Davidson County, Tennessee.

Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

Property Address: **733B MCPHERSON DRIVE, NASHVILLE, TN 37221**

This property is Tax Exempt.

Borrower's source of title is that certain **Warranty Deed**, dated **6/8/2007**, given by **Lewis Lampley and wife, Carolyn Lampley** to **Zandra Ruiz** and recorded **6/18/2007 Instrument # 20070618-0072271**, 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: Julie C. Webb
Title: Assistant Secretary

STATE OF TEXAS)
COUNTY OF DALLAS)

Before me, Alex Soriano, of the state and county aforesaid, personally appeared Julie C. Webb 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 7th day of April, 2010.

Notary Public

My commission expires:

ALEX SORIANO
Notary Public
STATE OF TEXAS
My Comm. Exp. 02-04-14

STATE OF TEXAS)
COUNTY OF DALLAS)

The actual consideration or value, whichever is greater, for this transfer is $128,617.22.

Affiant

Sworn to and subscribed before me this 7th day of April, 2010.

Notary Public

My commission expires:

ALEX SORIANO
Notary Public
STATE OF TEXAS
My Comm. Exp. 02-04-14