BILL GARRETT, Davidson County
Trans:T20100081199 DEEDTRS
Recvd: 12/28/10 09:51 3 pgs
Fees:17.00 Taxes:0.00
20101228-0102531

Prepared by and Return to:
Rubin Lublin, LLC
119 S. Main Street, Suite 500
Memphis, TN 38103
SNT-10-02434

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
Secretary of the Department of Housing and Urban Development	**Secretary of the Department of Housing and Urban Development**	**175020B01200C0**
c/o Michaelson, Conner, and Boul 4400 Will Rogers Parkway, Suite 300	**c/o Michaelson, Conner, and Boul 4400 Will Rogers Parkway, Suite 300**	
Oklahoma City, OK 73108	**Oklahoma City, OK 73108**	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on April 22, 2010, by Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated September 19, 2008 and recorded September 24, 2008, in **Instrument No. 20080924-0097140**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Ahmed A. Khalaf and Raffaella Falciglia** ("Borrower"), conveyed to Larry A. Weissman, 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 September 19, 2008, (the "Note"), which obligation is presently held and owned by SunTrust Mortgage Inc.; 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, Rubin Lublin Suarez Serrano TN LLC, was duly appointed as Substitute Trustee in the place and stead of Larry A. Weissman, said appointment being set forth in **Instrument No. 20100415-0028366** 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 April 15, 2010, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **March 25, 2010, April 1, 2010, and April 8, 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 April 15, 2010 sale was postponed to April 22, 2010 at same time and place. On April 22, 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 **SunTrust Mortgage Inc.** at the price of **One Hundred Sixteen Thousand Four Hundred Forty-Two and 23/100 dollars (116,442.23)** this being the highest, last and best bid

WHEREAS, **SunTrust Mortgage Inc.**, as successful purchaser at said sale, transferred and assigned its bid to **Secretary of the Department of Housing and Urban Development**, its successors and assigns.

NOW, THEREFORE, Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **One Hundred Sixteen Thousand Four Hundred Forty-**

Two and 23/100 dollars (116,442.23) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **Secretary of the Department of Housing and Urban Development** ("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:

BEING ALL OF UNIT NO. 4808, ON THE PLAN OF OLD HICKORY COMMONS, SECTION I, A PLANNED UNIT DEVELOPMENT, ACCORDING TO PLAT AND SURVEY AS SHOWN AS EXHIBIT B TO THE MASTER DEED APPEARING OF RECORD IN INSTRUMENT NUMBER 20080317-0026338, OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR MORE COMPLETE DETAILS OF LOCATION AND DESCRIPTION OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO AHMED A. KHALAF, MARRIED, BY DEED FROM OLE SOUTH PROPERTIES, INC., A TENNESSEE CORPORATION, DATED SEPTEMBER 19, 2008, APPEARING OF RECORD IN INSTRUMENT NUMBER 200809240097138, OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO DECLARATION OF COVENANTS, RESTRICTIONS AND CONDITIONS CONTAINED IN INSTRUMENT OF RECORD IN INSTRUMENT NUMBER 20070920-0112646, AMENDED IN INSTRUMENT NUMBER 20071213-0143334, AMENDED AND RESTATED OF RECORD IN INSTRUMENT NUMBER 20080317-0026338; MASTER DEED AND BY-LAWS OF RECORD IN INSTRUMENT NUMBER 20080317-0026338; EASEMENT TO FIFTY FOOT COLONIAL PIPELINE EASEMENT OF RECORD IN BOOK 3570, PAGE 11; EASEMENT TO STORMWATER DETENTION AGREEMENT OF RECORD IN INSTRUMENT NUMBER 20060307-0026092; QUITCLAIM DEED TO OLD HICKORY COMMONS HOMEOWNERS' ASSOCIATION, INC., A TENNESSEE CORPORATION OF RECORD IN INSTRUMENT NUMBER 20080402-0032833; TRANSMISSION LINE EASEMENT OF RECORD IN BOOK 2344, PAGE 432, IN BOOK, 4425, PAGE 535, AND IN BOOK 11124, PAGE 716; AND TO ANY AND ALL MATTERS SHOWN ON SAID PLAT AND SURVEY AS SHOWN AS EXHIBIT D TO MASTER DEED OF RECORD IN INSTRUMENT NUMBER 20080317-0026338; ALL OF SAID REGISTER'S OFFICE.

This property is now or was formerly known as 1501 Sprucedale Drive, Antioch, TN 37013.

This entity is tax exempt.

Borrower's source of title is that certain Warranty Deed dated 09/19/2008 from Ole South Properties, Inc., to Ahmed A. Khalaf of record on 09/24/2008 in Instrument No. 20080924-0097138 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, Latasha N. McArthur 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 22nd day of April, 2010.

Notary Public

LATASHA N. McARTHUR NOTARY PUBLIC DeKALB COUNTY GEORGIA EXPIRES OCT 16, 2011

My commission expires:

October 16, 2011

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is **$116,442.23.**

Affiant

Sworn to and subscribed
before me this 22nd day of April, 2010

Notary Public

My commission expires:

October 16, 2011

LATASHA N. McARTHUR NOTARY PUBLIC DeKALB COUNTY GEORGIA EXPIRES OCT 16, 2011