RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

BILL GARRETT, Davidson County
Trans:T20110012488 DEEDTRS
Recvd: 03/02/11 09:36 8 pgs
Fees:43.00 Taxes:162.80
20110302-0016638

Prepared by and Return to:
Rubin Lublin Suarez Serrano, LLC
3740 Davinci Court, Suite 400
Norcross, GA 30092
SNT-08-02674

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
U.S. Bank National Association, as Trustee, successor-in-interest to Wachovia Bank NA, as trustee, for BAFC SALT 2005-1F	**U.S. Bank National Association, as Trustee, successor-in-interest to Wachovia Bank NA, as trustee, for BAFC SALT 2005-1F**	081-11-0-595.00
P.O. Box 27767 Richmond, VA 23261	P.O. Box 27767 Richmond, VA 23261	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on February 16, 2011, by Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated September 28, 2005 and recorded September 30, 2005, at **Instrument Number 20050930-0117654**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Janice J. Linder** ("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 28, 2005, (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 Number 20110210-0011637** in said Register's Office; and

WHEREAS, a Notice of the Right to Foreclose, if required pursuant to T.C.A. § 35-5-117, was given at least sixty (60) days prior to the first publication in accordance with Tennessee law; and

WHEREAS, the Substitute Trustee caused a diligent search of the Defense Manpower Data Center (DMDC) website for each known Borrower in compliance with the Service Members Civil Relief Act, and as such the foreclosure of this property is not subject to the provisions of 50 U.S.C. § 501, *et seq.;* and

WHEREAS, the Substitute Trustee caused a diligent search of the PACER website for each known Borrower and determined that Substitute Trustee was not subject to an automatic stay in bankruptcy both at the time foreclosure proceedings commenced and the time the Property was sold; and

WHEREAS, the Substitute Trustee caused notice to be published as provided for under T.C.A. § 35-5-104 and as provided in the Deed of Trust and Note in the Tennessee Tribune that the Property would be sold on February 10, 2011, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **December 30, 2010, January 6, 2011, January 13, 2011, January 20, 2011 and January 27, 2011**, a copy of such notice was sent to the parties required under T.C.A. § 35-5-101(e) prior to the first publication date written above, 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 February 10, 2011 sale was postponed to February 15, 2011 at the same time and place. On February 15, 2011 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 **Forty-Four Thousand and 00/100 ($44,000.00)** this being the highest, last and best bid.

WHEREAS, **SunTrust Mortgage Inc.** as successful purchaser at said sale, transferred and assigned its bid to **U.S. Bank National Association, as Trustee, successor-in-interest to Wachovia Bank NA, as trustee, for BAFC SALT 2005-1F.**

NOW, THEREFORE, Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **Forty-Four Thousand and 00/100 ($44,000.00)** to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **U.S. Bank National Association, as Trustee, successor-in-interest to Wachovia Bank NA, as trustee, for BAFC SALT 2005-1F** ("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:

LOCATED IN DAVIDSON COUNTY, TENNESSEE, AND DESCRIBED AS FOLLOWS:

BEING LOT NUMBER 2 ON THE PLAN OF THE RESUBDIVISION OF THE PART OF LOT NUMBER 254 OF HARDINGS ADDITION TO NASHVILLE, AS OF RECORD IN PLAT BOOK 4300, PAGE 27, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

SUBJECT TO ANY EASEMENTS RETAINED IN THAT PORTION OF ALLEY NUMBER 547, AS CLOSED BY ORDINANCE NUMBER 56-105, METRO GOVT NASH. & DAV CO.

This property is now or was formerly known as 1810 Osage Street, Nashville, TN 37208.

Borrower's source of title is that certain Quit Claim Deed dated September 28, 2005 from Janice J. Linder to Janice J. Linder, Trustee of the 1810 Osage Trust of record on October 12, 2005 in Instrument Number 20051012-0123185 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; **(7)** any right of redemption as provided for in T.C.A. § 67-1-1433(c)(1), which the State of Tennessee may have with respect to the State tax lien attached hereto, taking into account the fact that the State of Tennessee has been notified of the foreclosure sale pursuant to T.C.A. § 67-1-1433(b)(1); and **(8)** 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, Cynthia Slick, 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 16th day of February, 2011.

Cynthia Slick
Notary Public

My commission expires:

FULTON COUNTY GEORGIA CYNTHIA SLICK NOTARY PUBLIC MY COMMISSION EXPIRES OCTOBER 19, 2012

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $44,000.00.

Affiant

Sworn to and subscribed
before me this 16th day of February, 2011

Notary Public Cynthia Slick

My commission expires:

FULTON COUNTY GEORGIA CYNTHIA SLICK NOTARY PUBLIC MY COMMISSION EXPIRES OCTOBER 19, 2012

Exhibit "A"

RUBIN LUBLIN SUAREZ SERRANO, LLC

Attorneys and Counselors at Law
3740 DAVINCI COURT, SUITE 400
NORCROSS, GA 30092
TEL (888) 890-5309
FAX (404) 601-5846

January 5, 2011

VIA FEDEX

Tennessee Department of Revenue
Andrew Jackson Building
500 Deaderick Street
Nashville, TN 37242

Re: Notice of State Tax Lien/Consent to Sell

File Number	**08-02674**
Lender's Loan No.	**XXXXXX0091**
Name:	**Edward W. Linder**
SSN:	**XXX-XX-3580**
Property Address:	**1810 Osage Street, Nashville, TN 37208**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of State Tax Lien and return to my office in the envelope provided. Our office will need a file stamped copy of the notice showing receipt of the document by the Tennessee Department of Revenue.

Sincerely,

RUBIN LUBLIN SUAREZ SERRANO, LLC

By:
Foreclosure Counsel

Enclosures

RUBIN LUBLIN SUAREZ SERRANO, LLC

ATTORNEYS AND COUNSELERS AT LAW
3740 DAVINCI COURT, SUITE 400
NORCROSS, GA 30092
TEL (888) 890-5309
FAX (404) 601-5846

January 5, 2011

VIA FEDEX

Tennessee Department of Revenue
Andrew Jackson Building
500 Deaderick Street
Nashville, TN 37242

Re: Notice of State Tax Lien/Consent to Sell

Case Number:	**SNT-08-02674-3**
Name:	**Edward E. Linder**
SSN:	**XXX-XX-3580**
Property Address:	**1810 Osage Street, Nashville, TN 37208**

Dear Sir or Madam:

I am writing to advise you that SUNTRUST MORTGAGE, INC. has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on February 10, 2011. Enclosed is a copy of the Notice of Substitute Trustee's Sale which is being published in the Davidson County legal newspaper. The recording information for the Security Deed and subsequent assignments, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that state tax lien(s) has/have been filed against certain parties thought to possibly have an interest in the subject property. As required by law, we have attached a copy of the specific state tax lien(s) found.

The unpaid principal balance of the loan against the above-referenced property is approximately $100,207.95. Interest through the sale date is approximately $1760.16. Costs associated with the sale should be approximately $590.00 and the attorney fees will range from $500.00 to the maximum allowable by Tennessee law.

If you should have any questions about this matter, please do not hesitate to contact this office at (888) 890-5309.

Sincerely,

RUBIN LUBLIN SUAREZ SERRANO, LLC

By: _____
Foreclosure Counsel

Enclosures

1. 1.Notice of Substitute Trustee's Sale
2. Copies of State Tax Liens

cc: SUNTRUST

N0007501

2566281091216

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et. seq. a lien exists in favor of the State of Tennessee. This lien exists on all property and all rights, title and interest in property acquired prior to or subsequent to the filing of this notice that belongs to the named taxpayer(s).

Notice is hereby given that there have been assessed taxes, penalty, and interest against the indicated taxpayer, which after demand for payment remain unpaid. The precise amount of the lien may be obtained from the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:

ENTITY ID:

EDWARD W LINDER

D/B/A: EDWARD W LINDER
5543 EDMONDSON PIKE STE 226
NASHVILLE TN 37211-5808

002 [redacted]-3580/000

002 [redacted]-3580

COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on December 16, 2009.

COMMISSIONER OF REVENUE

By: William E Hooks

Delegate of Commissioner

FOR REGISTER USE ONLY .... PRINT OR STAMP

BOOK NO **PAGE NO.** **DATE** **TIME**

REGISTER BILL GARRETT, Davidson County
Trans:T20090086820 LIENSTL
Recvd: 12/28/09 14:58 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20091228-0117491

BY:

RV-N0007501

FedEx. Shipment Receipt

Address Information

Ship to:	**Ship from:**
Tennessee Department of Revenue Rubin Lublin Suarez Serrano, LLC	Miranda Allison
500 DEADERICK ST ANDREW JACKSON BUILDING	3740 Davinci Court Suite 100
NASHVILLE, TN	Norcross, GA
372420001	30092
US	US
7702463317	7702463317

Shipping Information
Tracking number: 796623993200
Ship date: 01/05/2011
Estimated shipping charges: 7.59

Package Information
Service type: FedEx 2-Day
Package type: FedEx Envelope
Number of packages: 1
Total weight: 1LBS
Declared value: 0.00USD
Special Services:
Pickup/Drop-off: Use an already scheduled pickup at my location

Billing Information
Bill transportation to: MyAccount-953
Your reference: State Tax Lien Letter per EM
P.O. no.:
Invoice no.:
Department no.:

Thank you for shipping online with Fedex ShipManager at fedex.com.

Please Note

FedEx will not be responsible for any claim in excess of $100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of $100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is $500, e.g., jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits. Consult the applicable FedEx Service Guide for details.
The estimated shipping charge may be different than the actual charges for your shipment. Differences may occur based on actual weight, dimensions, and other factors. Consult the applicable FedEx Service Guide or the FedEx Rate Sheets for details on how shipping charges are calculated.