BILL GARRETT, Davidson County
Trans:T20110014740 DEEDTRS
Recvd: 03/11/11 12:48 3 pgs
Fees:18.00 Taxes:399.60
20110311-0019529

Prepared and Recorded by:
RECONTRUST COMPANY, N.A.
4500 Amon Carter Blvd, TX2-979-02-10
Fort Worth, TX 76155

TS#:10 -0080426

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
		164080B022.00
(NAME) **Bank of New York Mellon**	(NAME) **Bank of New York Mellon**	
(STREET ADDRESS OR ROUTE NUMBER) **400 National Way SV-35**	(STREET ADDRESS) **400 National Way SV-35**	
(CITY) (STATE) (ZIP) **Simi Valley CA 93065**	(CITY) (STATE) (ZIP) **Simi Valley CA 93065**	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the February 22, 2011, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated November 15, 2005, recorded on December 12, 2005, as Instrument No. 20051212-0149122, Register's Office for Davidson, Tennessee (the "Deed of Trust"), STEPHANIE ANN BABBS, A SINGLE WOMAN (collectively "Borrower"),conveyed to ROBERT M. WILSON JR, 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 November 15, 2005, (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, THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005- 16, 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, Notice of the Right to Foreclose("Notice") was given in compliance with Tennessee law by the mailing a copy of the Notice to the parties at least sixty (60) days prior to the first publication of the Substitute Trustee's Sale.

WHEREAS, the undersigned, RECONTRUST COMPANY, N.A., was duly appointed as Substitute Trustee in the place and stead ROBERT M. WILSON JR, said appointment being set forth on January 26, 2011, as Instrument No. 20110126-0007281 said Register's Office; and

WHEREAS, the Substitute Trustee caused the Notice of Substitute Trustee's Sale ("Notice of Sale") to be published as provided in the Deed of Trust and Note in THE TENNESSEAN that the Property would be sold on February 22, 2011, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on January 28, 2011, February 4, 2011 and February 11, 2011, a copy of such Notice of Sale 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 of Sale the default was not cured; and

WHEREAS, the Substitute Trustee at the time, place and date specified in said Notice of Sale offered the Property for sale, and after opening the floor for competitive bids, sold said Property to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005- 16 at the price of $108,000.00, 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 $108,000.00, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005- 16 ("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:

BEING ALL OF LOT NO. 73 ON THE PLAN OF SECTION ONE LAKEWALK OF RECORD IN INSTRUMENT NO. 20050128-0010429 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

Property Address: **1049 LAKEWALK DR, ANTIOCH TN 37013**

Borrower's source of title is that certain **QuitClaim Deed**, dated **11/15/2005**, given by **Greenvale Construction, LLC** to **Stephanie Ann Babbs, a single woman** and recorded **12/12/2005 Instrument # 20051212-0149121**, 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: Carolyn Holleman 3/8/11
Print Name: Carolyn Holleman
Title: AUTHORIZED SIGNER

STATE OF TEXAS)
COUNTY OF TARRANT)

Before me, Kamra R. Walker, of the state and county aforesaid, personally appeared Carolyn Holleman, 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 AUTHORIZED SIGNER 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.

Auth. Sgn

WITNESS my hand and seal at office in Fort Worth, TX this 8 day of March, 2011.

Notary Public

My commission expires:

7-7-13

KAMRA R. WALKER
MY COMMISSION EXPIRES
July 7, 2013

STATE OF TEXAS)
COUNTY OF TARRANT)

The actual consideration or value, whichever is greater, for this transfer is $108,000.00.

Affiant Carolyn Holleman 3/8/11

Sworn to and subscribed before me this 8 day of March, 2011.

Notary Public

My commission expires:

7-7-13

KAMRA R. WALKER
MY COMMISSION EXPIRES
July 7, 2013