BILL GARRETT, Davidson County
Trans:T20110019468 DEEDTRS
Recvd: 04/04/11 11:14 3 pgs
Fees:17.00 Taxes:0.00
20110404-0025612

Prepared by and Return to:
Rubin Lublin Suarez Serrano, LLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-A09-02970

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
FEDERAL NATIONAL MORTGAGE ASSOCIATION	**FEDERAL NATIONAL MORTGAGE ASSOCIATION**	092 100 102.00
P.O. Box 650043 Dallas, Texas 75265-0043	**P.O. Box 650043 Dallas, Texas 75265-0043**	

SUBSTITUTE TRUSTEE'S DEED

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

WHEREAS, by that certain Deed of Trust dated October 20, 2006 and recorded November 16, 2006, at **Instrument Number 20061116-0142347**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Kisha S. Lockhart** ("Borrower"), conveyed to Andrew C. Rambo, a resident of Bedford County, Tennessee, 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 October 20, 2006, (the "Note"), which obligation is presently held and owned by **BAC HOME LOANS SERVICING, LP FKA 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, the undersigned, Rubin Lublin Suarez Serrano TN LLC, was duly appointed as Substitute Trustee in the place and stead of Andrew C. Rambo, a resident of Bedford County, Tennessee, said appointment being set forth in **Instrument Number 20110103-0000319** 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 17, 2011, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **January 27, 2011, February 3, 2011, February 10, 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 17, 2011 sale was postponed to March 15, 2011 at the same time and place. On March 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 **BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP** at the price of **Seventy-Seven Thousand Two Hundred and 96/100 ($77,200.96)** this being the highest, last and best bid; and

WHEREAS, **BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP**, as successful purchaser at said sale, transferred and assigned its bid to **FEDERAL NATIONAL MORTGAGE ASSOCIATION.**

NOW, THEREFORE, Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **Seventy-Seven Thousand Two Hundred and 96/100 ($77,200.96)** to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **FEDERAL NATIONAL MORTGAGE ASSOCIATION** ("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:

A CERTAIN TRACT OR PARCEL OF LAND LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

TRACT I: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 60 ON THE PLAN OF T. M. STEGER`S CLIFTON PIKE SUBDIVISION OF THE BARROW PLACE, A PLAN OF WHICH IS OF RECORD IN BOOK 421, PAGE 112 OF THE REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID LOT NO. 60 FRONTS 40 FEET ON THE SOUTHERLY SIDE OF WEST HILL STREET, FORMERLY TORBETT AVENUE, AND RUNS BACK BETWEEN PARALLEL LINES 125 FEET TO AN ALLEY.

TRACT II: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING THE WEST ONE-HALF OF LOT NO. 59 IN T. M. STEGER`S SUBDIVISION, A PLAN OF WHICH IS RECORDED, IN PLAN BOOK 421, PAGE 112, IN THE REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THE SAID ONE-HALF LOT 59 FRONTS 20 FEET ON THE SOUTH SIDE OF HILL STREET KNOWN AS TORBETT AVENUE AND RUNS BACK BETWEEN PARALLEL LINES 125 FEET TO AN ALLEY.

BEING THE SAME PROPERTY CONVEYED TO KISHA S. LOCKHART BY WARRANTY DEED FROM DONNA C. DAVIS. DATED OCTOBER 20, 2006 AND RECORDED IN INSTRUMENT NO. 20061116.0142346, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL ZONING REGULATIONS, BUILDING RESTRICTIONS, SETBACK LINES, IF ANY, EASEMENTS AND RIGHTS FOR PUBLIC UTILITIES APPLICABLE TO THIS PROPERTY.

This property is now or was formerly known as 2807 Torbett Street, Nashville, TN 37209.

This entity is tax exempt.

Borrower's source of title is that certain Warranty Deed dated 10/20/2006 from Donna C. Davis, unmarried to Kisha S. Lockhart of record on 11/16/2006 in Instrument Number 20061116-0142346 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, 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 March, 2011.

Cynthia Slick
Notary Public

My commission expires:

STATE OF GEORGIA
COUNTY OF GWINNETT

The actual consideration or value, whichever is greater, for this transfer is $77,200.96.

Affiant

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

Cynthia Slick
Notary Public

My commission expires: