BILL GARRETT, Davidson County
Trans:T20110021769 DEEDTRS
Recvd: 04/13/11 11:01 3 pgs
Fees:18.00 Taxes:551.12

20110413-0028498

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

TS#:10 -0087597

ADDRESSES NEW OWNER(S) AS FOLLOWS			SEND TAX BILLS TO:			MAP PARCEL NUMBER
(NAME)			(NAME)			082130A00400CO
Bank of America, N.A.			Bank of America, N.A.			
(STREET ADDRESS OR ROUTE NUMBER)			(STREET ADDRESS)			
400 National Way SV-35			400 National Way SV-35			
(CITY)	(STATE)	(ZIP)	(CITY)	(STATE)	(ZIP)	
Simi Valley	CA	93065	Simi Valley	CA	93065	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the March 14, 2011, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated July 11, 2007, recorded on July 19, 2007, as Instrument No. 20070719-0085935, Register's Office for Davidson, Tennessee (the "Deed of Trust"), DARIN T ZEPHIER, UNMARRIED (collectively "Borrower"),conveyed to PRLAP, INC, 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 July 11, 2007, (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, BANK OF AMERICA, N.A., 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 PRLAP, INC, said appointment being set forth on August 24, 2010, as Instrument No. 20100824-0066871 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 DAVIDSON AM that the Property would be sold on February 28, 2011, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on February 4, 2011, February 11, 2011 and February 18, 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 appeared and announced to to those assembled that the sale was postponed to March 14, 2011 at same time and place. On March 14, 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 BANK OF AMERICA, N.A. at the price of $148,950.00, 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 $148,950.00, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto BANK OF AMERICA, N.A. ("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. A-5, ROW 8.9 CONDOMINIUMS, AS SHOWN ON PLAT OF THE RESUBDIVISION OF LOT 1 OF

THE RESUBDIVISION OF A PORTION OF LOT NOS, 5 & 93 OF BALSH & WHITESIDE'S ADDITION TO NASHVILLE OF RECORD IN INSTRUMENT NO. 20020718-0086526, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE; NO. 20021212-0153656, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

Property Address: **1009 8TH N AVE, NASHVILLE TN 37208**

Borrower's source of title is that certain **Warranty Deed**, dated **07/11/2007**, given by **Warren M Lyng, unmarried** to **Darin T Zephier, unmarried,** and recorded **7/19/2007 Instrument # 20070719-0085934**, 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: _____ 4/11/11
Print Name: Carolyn Holleman
Title: AUTHORIZED SIGNER

STATE OF TEXAS)
COUNTY OF TARRANT)

Before me, Renee Robinson 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. Sign.

RENEE ELIZABETH ROBINSON
MY COMMISSION EXPIRES
November 17, 2012

WITNESS my hand and seal at office in Fort Worth, TX this 11 day of April, 2011.

Notary Public

My commission expires:

RENEE ELIZABETH ROBINSON
MY COMMISSION EXPIRES
November 17, 2012

STATE OF TEXAS)
COUNTY OF TARRANT)

The actual consideration or value, whichever is greater, for this transfer is $148,950.00.

Affiant 4/11/11

Sworn to and subscribed before me this 11 day of April, 2011.

Notary Public

My commission expires:

RENEE ELIZABETH ROBINSON
MY COMMISSION EXPIRES
November 17, 2012