BILL GARRETT, Davidson County
Trans:T20110030417 DEEDTRS
Recvd: 05/23/11 10:00 5 pgs
Fees:28.00 Taxes:436.23
20110523-0039151

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

TS#:09 -0180237

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
(NAME) The Bank of New York Mellon	(NAME) The Bank of New York Mellon	162-02-0139.00
(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 May 9, 2011, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated November 18, 2005, recorded on November 29, 2005, as Instrument No. 20051129-0143455, Register's Office for Davidson, Tennessee (the "Deed of Trust"), DEBBIE NAYLOR, AS JOINT TENANTS AND RANDALL KEITH NAYLOR, HUSBAND AND WIFE (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 18, 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 May 5, 2010, as Instrument No. 20100505-00.34275 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 May 9, 2011, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on April 15, 2011, April 22, 2011 and April 29, 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 $117,900.00, 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 $117,900.00, 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 144 ON THE PLAN OF COLEWOOD ACRES SECTION 2, OF RECORD IN BOOK 3700, PAGE 135, REGISTER'S OFFICE FOR DAVDISON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A COMPLETE DESCRIPTION THEREOF.

Property Address: **4018 Darlene Drive, Antioch, TN 37013**

Borrower's source of title is that certain **QuitClaim Deed**, dated **11/18/2005**, given by **Debra S. Sherfield now being Debra Sherfield Naylor** to **Randall Keith Naylor and Debra Sherfield Naylor, husband and wife** and recorded **11/29/2005 Instrument # 20051129-0143454**, 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) Provided, however, that this conveyance is made subject to any right of redemption as provided for in 26 USC § 7425(d) which the Internal Revenue Service may have with respect to the Federal tax lien attached hereto, taking into account the fact that the Internal Revenue Service has been notified of the foreclosure sale pursuant to 26 USC § 7425(c).; 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.

RECONTRUST COMPANY, N.A., as Substitute Trustee
By: Carolyn Holleman 5/19/2011
Print Name: ~~Carolyn Holleman~~
Title: AUTHORIZED SIGNER

STATE OF TEXAS)
COUNTY OF TARRANT)

Before me, Renee Elizabeth 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.

WITNESS my hand and seal at office in Fort Worth, TX this 19th day of May, 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 $117,900.00.

Affiant 5/19/2011

Sworn to and subscribed before me this 19th day of May, 2011.

Notary Public

My commission expires:

RENEE ELIZABETH ROBINSON
MY COMMISSION EXPIRES
November 17, 2012

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1872

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #8
Lien Unit Phone: (800) 829-3903

Serial Number
187792004

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer RANDY NAYLOR

Residence 4018 DARLENE DR
ANTOICH, TN 37013-4002

Davidson County LIENFTL
Recvd: 08/25/04 10:28 1pgs
Fees:12.00 Taxes:0.00
20040825-0102681

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2001	[redacted]-2083	07/22/2002	08/21/2012	6743.84

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 6743.84

This notice was prepared and signed at NASHVILLE, TN, on this,

the 19th day of August, 2004.

Signature
for GRACE METRO Pat L Grone

Title
ACS
(800) 829-3903

28-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form **668(Y)(c)** (Rev. 2-2004)
CAT. NO 60025X

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Name and Address of Sender	Indicate type of mail	Check appropriate block for Registered Mail:	Affix stamp here if issued as certificate of mailing or for additional copies of this bill.
RECONTRUST COMPANY, N.A. 1800 Tapo Canyon Rd., CA6-914-01-94 Simi Valley, CA 93063	☐ Registered ☐ Return Receipt ☐ Insured ☐ For Merchandise ☐ COD Int'l Recorded Del. ■ Certified ☐ Express Mail	☐ With Postal Insurance ☐ Without Postal Insurance	*POSTMARK AND DATE OF RECIEPT*

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rest. Del. Fee Remarks
1	7187 7930 3131 7323 9244	DEBBIE NAYLOR 4018 Darlene Dr Antioch, TN 37013	$0.44	$5.54								09-0180237
2	7187 7930 3131 7323 9268	RANDALL KEITH NAYLOR 4018 Darlene Dr Antioch, TN 37013	$0.44	$5.54								09-0180237
3	7187 7930 3131 7323 2269	IRS - TN INTERNAL REVENUE SERVICES ELLEN DOLBY 801 BROADWAY MDP53 NASHVILLE, TN 37203-3804	$0.44	$8.44								09-0180237
4	7187 7930 3131 7323 9251	DEBBIE NAYLOR 4018 DARLENE DR ANTIOCH, TN 37013-4002	$0.44	$5.54								09-0180237

Total Number of Pieces Limited By Sender	Total Number of Pieces Recieved at Post Office	POSTMASTER, PER *(Name of receiving employee)*	The full declaration of value is required on all domestic and international registered mail. The Maximum indemnity payable for the reconstruction of non negotiable documents under Express Mail document reconstruction insurance is $500,000 per occurence. The maximum indemnity payable on Express Mail merchandise insurance is $500. The maximum indemnity payable is $25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual 913 and 914 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.
6			

PS Form 3877, April 1991

Form confirm2 (07/01)