BILL GARRETT, Davidson County
Trans:T20110042637 DEEDTRS
Recvd: 07/15/11 09:42 3 pgs
Fees:18.00 Taxes:299.70

20110715-0054142

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

TS#:10 -0060705

ADDRESSES NEW OWNER(S) AS FOLLOWS			SEND TAX BILLS TO:			MAP PARCEL NUMBER
(NAME)			(NAME)			05202023600
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 June 30, 2011, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated April 18, 2007, recorded on April 20, 2007, as Instrument No. 20070420-0047280, Register's Office for Davidson, Tennessee (the "Deed of Trust"), PHYLLIS E DAVIS AND RANDALL E DAVIS (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 April 18, 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 June 2, 2010, as Instrument No. 20100602-0042498 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 TENNESSEE TRIBUNE that the Property would be sold on June 30, 2011, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on June 9, 2011, June 16, 2011 and June 23, 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 BANK OF AMERICA, N.A. at the price of $81,000.00, 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 $81,000.00, 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 the 11th Civil District of Davidson County, Tennessee, being Lot No. 19 on the preliminary plat of Rainbow Terrace Subdivision, Section IV, not of record and described according to a copy of a survey thereof made by Hal R. Swann, Jr., Surveyor, June 27, 1953, as follows:

Beginning at an iron pin in the easterly margin of Hillcrest Drive, at a point 198 feet south of a concrete monument at a curve near the intersection of the south margin of Yowell Avenue, being the corner of Lots 19 & 20; thence with the line between said lots, south 79 deg. east 418.9 feet to an iron pin which is 212.5 feet south of the south margin of Yowell Avenue; thence south 15 deg. 08' west 112.1 feet to a corner of Lot 18; thence with the line between Lots 18 & 19 north 78 deg. 55' west 412.2 feet to the easterly margin of Hillcrest Drive; thence with the margin of the same, north 12 deg. 05' east 112 feet to the beginning.

Property Address: **309 HILLCREST DR, MADISON TN 37115**

Borrower's source of title is that certain **Special Warranty Deed**, dated **04/10/2007**, given by **Federal Home Loan Mortgage Corporation** to **Randall E Davis and Phyllis E Davis**, and recorded **4/20/2007 Instrument # 20070420-0047279**, 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: M J Parvin 7/14/10
Print Name: M J Parvin
Title: AUTHORIZED SIGNER

STATE OF TEXAS)
COUNTY OF TARRANT)

Before me, J. Flores, of the state and county aforesaid, personally appeared M J Parvin Auth. Sign. 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.

WITNESS my hand and seal at office in Fort Worth, TX this 14th day of July, 2011.

Notary Public

My commission expires:

J. FLORES
Notary Public, State of Texas
My Commission Expires
October 28, 2013

STATE OF TEXAS)
COUNTY OF TARRANT)

The actual consideration or value, whichever is greater, for this transfer is $81,000.00.

Affiant 7/14/11

Sworn to and subscribed before me this 14th day of July, 2011.

Notary Public

My commission expires:

J. FLORES
Notary Public, State of Texas
My Commission Expires
October 28, 2013