BILL GARRETT, Davidson County
Trans:T20110044020 DEEDTRS
Recvd: 07/21/11 09:47 7 pgs
Fees:37.00 Taxes:0.00
20110721-0055820

Prepared by and Return to:
Rubin Lublin Suarez Serrano, LLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-10-11007

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
FEDERAL HOME LOAN MORTGAGE CORPORATION	FEDERAL HOME LOAN MORTGAGE CORPORATION	163040A318.00
2300 Windy Ridge Parkway SE Suite 200 North Tower Atlanta, Georgia 30339	2300 Windy Ridge Parkway SE Suite 200 North Tower Atlanta, Georgia 30339	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated April 14, 2006 and recorded April 26, 2006, at **Instrument Number 20060426-0047565**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Jennifer M. Brown** ("Borrower"), conveyed to Robert M. Wilson, 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 April 14, 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 Robert M. Wilson, said appointment being set forth at **Instrument Number 20110131-0008273,** 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 June 30, 2011, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **June 9, 2011, June 16, 2011, and June 23, 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 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 **Ninety-Seven Thousand Two Hundred and 00/100 ($97,200.00)** 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 Home Loan Mortgage Corporation.**

NOW, THEREFORE, Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **Ninety-Seven Thousand Two Hundred and 00/100 ($97,200.00)** to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **Federal Home Loan Mortgage Corporation** ("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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT 318, HAMILTON CROSSINGS TOWNHOMES, A PLANNED UNIT DEVELOPMENT, OF RECORD IN INSTRUMENT NO.: 20040212-0016945, AS AMENDED IN INSTRUMENT NO.: 20050701-0075731, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This property is now or was formerly known as 3001 Hamilton Church Road, Unit #318, Antioch, TN 37013.

This entity is tax exempt.

Borrower's source of title is that certain Warranty Deed dated April 14, 2006 from R.J. York Homes, LLC to Jennifer M. Brown of record on April 26, 2006 at Instrument Number 20060426-0047564, 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; **(7)** any right of redemption as provided for in 26 U.S.C. § 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 U.S.C. § 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 this ___ day of JUL - 8 2011, 20___.

Rubin Lublin Suarez Serrano TN LLC

Printed Name: Carolee Bowser

Title: Member

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Najur Bowser

Before me, _____, of the state and county aforesaid, personally appeared Carolee Bowser, 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 ___ day of JUL - 8 2011, 20___.

Notary Public

My commission expires:

NAJUR H BOWSER NOTARY PUBLIC FULTON COUNTY GEORGIA EXPIRES SEPT. 22, 2014

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is **$97,200.00**.

Affiant

Sworn to and subscribed
before me this ___ day of JUL - 8 2011, 20___.

Notary Public

My commission expires:

NAJUR H BOWSER NOTARY PUBLIC FULTON COUNTY GEORGIA EXPIRES SEPT. 22, 2014



RUBIN LUBLIN SUAREZ SERRANO, LLC

Attorneys and Counselors at Law
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
TEL (877) 813-0992
FAX (404) 601-5846

June 2, 2011

RECEIVED
2011 JUN -3 PM 2:53
NASHVILLE, TN

VIA FEDEX

Internal Revenue Service (TN)
C/O Ellen Dolby
801 Broadway
MDP53
Nashville, TN 37203-3804

Re: Notice of Federal Tax Lien/Consent to Sell

File Number	**10-11007**
Lender's Loan No.	**XXXXX0000**
Name Per Client:	**Jennifer M. Brown**
SSN:	**3591**
Property Address:	**3001 Hamilton Church Road, Unit #318, Antioch, TN 37013**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of Federal Tax Lien and return to my office in the envelope provided. Our office will need a file stamped copy of the notice showing receipt of the document by the Internal Revenue Service.

Sincerely,

RUBIN LUBLIN SUAREZ SERRANO, LLC

By: _____
Foreclosure Counsel

Enclosures

RUBIN LUBLIN SUAREZ SERRANO, LLC

ATTORNEYS AND COUNSELERS AT LAW
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
TEL (877) 813-0992
FAX (404) 601-5846

June 2, 2011

VIA FEDEX

Internal Revenue Service (TN)
C/O Ellen Dolby
801 Broadway
MDP53
Nashville, TN 37203-3804

Re: Notice of Federal Tax Lien/Consent to Sell

Case Number:	**BAC-10-11007-2**
Name Per Client:	**Jennifer M. Brown**
SSN:	**3591**
Property Address:	**3001 Hamilton Church Road, Unit #318, Antioch, TN 37013**

Dear Sir or Madam:

I am writing to advise you that BAC HOME LOANS SERVICING, L.P. fka COUNTRYWIDE HOME LOANS SERVICING, L.P. has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on June 30, 2011. Enclosed is a copy of the Notice of Substitute Trustee's Sale which is being published in the Davidson County legal newspaper. The recording information for the Security Deed and subsequent assignments, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required by law, we have attached a copy of the specific federal tax lien(s) found. We are not certain but believe that the parties named in the federal tax lien are the same as the above-referenced borrower's Social Security Number, ending in Jennifer M. Brown - 3591, or other predecessors in title.

The unpaid principal balance of the loan against the above-referenced property is approximately $119,121.78. Interest through the sale date is approximately $864.50. Costs associated with the sale should be approximately $590.00 and the attorney fees will range from $500.00 to the maximum allowable by Tennessee law.

If you should have any questions about this matter, please do not hesitate to contact this office at (877) 813-0992.

Sincerely,

RUBIN LUBLIN SUAREZ SERRANO, LLC

By:_____
Foreclosure Counsel

Enclosures

1. Notice of Substitute Trustee's Sale
2. Copies of Federal Tax Liens

cc: BAC

1008

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
162845704

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 MICHAEL L & JENNIFER BROWN

Residence 5308 HUNTERS RIDGE DR
NASHVILLE, TN 37211-6241

Davidson County LIENFTL
Recvd: 03/30/04 09:28 3pgs
Fees:12.00 Taxes:0.00
[redacted]
20040330-0035313

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	12/31/1993	[redacted]-1882	12/08/1997	01/07/2008	17245.95
1040	12/31/1994	[redacted]-1882	12/08/1997	01/07/2008	18621.95
1040	12/31/1999	[redacted]-1882	06/12/2000	07/12/2010	3529.97
1040	12/31/2001	[redacted]-1882	06/03/2002	07/03/2012	586.42
				Total	$ 39984.29

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

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

the 16th day of March, 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