BILL GARRETT, Davidson County
Trans:T20110061680 DEEDTRS
Recvd: 10/04/11 11:14 3 pgs
Fees:18.00 Taxes:240.50
20111004-0076834

Prepared by and Return to:
Rubin Lublin Suarez Serrano, LLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-11-04707

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
Cornerstone Investments, Inc.	**Cornerstone Investments, Inc**	**083-13-0-279.00**
718 Thompson Ln., Suite 108 Nashville, TN 37204	**718 Thompson Ln., Suite 108 Nashville, TN 37204**	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated April 13, 2007 and recorded April 19, 2007, at **Instrument Number 20070419-0046747**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **LACEY BARLOW AND JOSEPH BARLOW** ("Borrower"), conveyed to LIGHTHOUSE TITLE AND ESCROW, 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 13, 2007, (the "Note"), which obligation is presently held and owned by **U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR TO LASALLE BANK,N.A., AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-3**; 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 LIGHTHOUSE TITLE AND ESCROW, said appointment being set forth in **Instrument Number 20110713-0053511** 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 The Tennessee Tribune that the Property would be sold on September 22, 2011, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **September 1, 2011, September 8, 2011, September 15, 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 **Cornerstone Investments, Inc.** at the price of **Sixteen Thousand Six Hundred Fifty-One and 00/100 ($16,651.00)** this being the highest, last and best bid.

NOW, THEREFORE, Rubin Lublin Suarez Serrano TN LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **Sixteen Thousand Six Hundred Fifty-One and 00/100 ($16,651.00)** to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **Cornerstone Investments, Inc** ("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 IN DAVIDSON COUNTY, TENNESSEE DESCRIBED AS FOLLOW. TO WIT:

BEING LOT 48 ON THE MAP OF LINDSLEY HOME PLACE, OF RECORD IN PLAT BOOK 2, PAGE 92, OF THE CHANCERY COURT AT NASHVILLE TENNESSEE. SAID LOT FRONTS 50 FEET ON THE NORTHERLY SIDE OF RUSSELL STREET AND RUNS BACK BETWEEN PARALLEL LINES 160 FEET TO AN ALLEY.

This property is now or was formerly known as 1413 RUSSELL STREET, NASHVILLE, TN 37206.

Borrower's source of title is that certain Warranty Deed dated 7/17/1998 from Benton Smith and Beverly Smith to LACEY BARLOW AND JOSEPH BARLOW of record on 7/17/1998 in Book 11025 Page 111 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 this ___ day of SEP 26 2011, 20___.

Rubin Lublin Suarez Serrano TN LLC

Printed Name: Peter Lublin
Title: Member

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Najur H. Bowser, of the state and county aforesaid, personally appeared, Peter Lublin, 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 SEP 26 2011, 20___.

Notary Public

My commission expires:

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

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $16,651.00.

Affiant

Sworn to and subscribed before me this ___ day of SEP 26 2011, 20___.

Notary Public

My commission expires:

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or true value, whichever is greater for this transfer is
$ 65.00

Affiant

Subscribed and Sworn before me this the 4 Day of Oct., 2011.

Abby Duncan, Deputy Register