BILL GARRETT, Davidson County
Trans:T20120021195 DEEDTRS
Recvd: 03/23/12 10:34 3 pgs
Fees:17.00 Taxes:0.00

20120323-0024862

Prepared and Recorded by:
RECONTRUST COMPANY, N.A.
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082

TS#:09 -0128788

| ADDRESSES NEW OWNER(S) AS FOLLOWS | SEND TAX BILLS TO: | MAP PARCEL NUMBER |
|---|---|---|
| The Secretary of HUD | The Secretary of HUD | 133-08-0158.00 |
| (NAME) | (NAME) | |
| c/o Michaelson, Conner, and Boul | c/o Michaelson, Conner, and Boul | |
| (STREET ADDRESS OR ROUTE NUMBER) | (STREET ADDRESS) | |
| 4400 Will Rogers Parkway, Ste 300 | 4400 Will Rogers Parkway, Ste 300 | |
| (CITY) (STATE) (ZIP) | (CITY) (STATE) (ZIP) | |
| Oklahoma City OK 73108 | Oklahoma City OK 73108 | |

# SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the August 30, 2010, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated October 15, 2004, recorded on October 20, 2004, as Instrument No. 20041020-0126073, Register's Office for Davidson, Tennessee (the "Deed of Trust"), CORTEZ D BRADFORD, AN UNMARRIED MAN (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 October 15, 2004, (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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, 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, 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 October 15, 2009, as Instrument No. 20091015-0095509 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 August 30, 2010, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on August 6, 2010, August 13, 2010 and August 20, 2010, 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., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP at the price of $138,269.85, this being the highest, last and best bid.

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, as successful purchaser at said sale, transferred and assigned its bid to The Secretary of the Department of Housing and Urban Development, its successors and assigns.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, in consideration of the premises and the sum of $138,269.85, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto The Secretary of the Department of Housing and Urban Development ("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:

A CERTAIN TRACT OR PARCEL OF LOCATED IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

BEING LOT NO. 67 ON THE PLAN OF PHASE II, VALLEY VIEW TERRACE, AS OF RECORD IN PLAT BOOK 5200, PAGE 119, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CORTEZ DE. BRADFORD BY WARRANTY DEED FROM BRYAN W. GARDENOUR AND WIFE JUNKO GARDENOUR DATED OCTOBER 15, 2004, RECORDED , IN INSTRUMENT NO. 20041020-0126072, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL ZONING REGULATIONS, BUILDING RESTRICTIONS, SETBACK LINES, IF ANY, EASEMENTS AND RIGHTS FOR PUBLIC UTILITIES APPLICABLE TO THIS PROPERTY. TAXES FOR THE CURRENT YEAR HAVE BEEN PRORATED AND ARE ASSUMED BY THE GRANTEE(S) HEREIN.

**Property Address: 456 Cathy Jo Circle, Nashville TN 37211**

**THIS ENTITY IS TAX EXEMPT**

Borrower's source of title is that certain **Warranty Deed**, dated **10/15/2004**, given by **Bryan W. Gardenour and wife, Junko Gardenour** to **Cortez Bradford, a single person** and recorded **10/20/2004 Instrument # 20041020-0126072**, 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: MJ Parvin 3/19/12
Print Name: MJ Parvin
Title: AVP

STATE OF TEXAS )
COUNTY OF DALLAS )

Before me, MAR 19 2012, of the state and county aforesaid, personally appeared MJ Parvin 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 AVP 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 Dallas, TX this 19th day of MARCH, 2012.

Notary Public

My commission expires:
6/17/14

ALYSIA ANDERSON
MY COMMISSION EXPIRES
June 17, 2014

STATE OF TEXAS )
COUNTY OF DALLAS )

The actual consideration or value, whichever is greater, for this transfer is $138,269.85. **THIS ENTITY IS TAX EXEMPT**

Affiant 3/19/12

Sworn to and subscribed before me this 19th day of MARCH, 2012.

Notary Public

My commission expires:
6/17/14

ALYSIA ANDERSON
MY COMMISSION EXPIRES
June 17, 2014