BILL GARRETT, Davidson County
Trans:T20120063031 DEEDTRS
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20120823-0075779

Prepared by and Return to:
Rubin Lublin TN, PLLC F/K/A Rubin Lublin Suarez Serrano TN, LLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-10-09858

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
FEDERAL HOME LOAN MORTGAGE CORPORATION	FEDERAL HOME LOAN MORTGAGE CORPORATION	22 238.00
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 16, 2007 and recorded April 24, 2007, at **Instrument Number 20070424-0048478 (also see Affidavit at Instr# 20111115-0089023 in said Register`s Office)**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Wanda Gayle Neighbors** ("Borrower"), conveyed to Infinity Title, LLC, 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 16, 2007, (the "Note"), which obligation is presently held and owned by **BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO 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 TN, PLLC F/K/A Rubin Lublin Suarez Serrano TN, LLC, was duly appointed as Substitute Trustee in the place and stead of Infinity Title, LLC, said appointment being set forth in **Instrument Number 20110118-0004494** 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 July 19, 2012, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on June 21, 2012, June 28, 2012, July 5, 2012, 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 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP at the price of **Sixty-Nine Thousand Five Hundred Eighty and 00/100 ($69,580.00)** this being the highest, last and best bid; and

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 FEDERAL HOME LOAN MORTGAGE CORPORATION.

NOW, THEREFORE, Rubin Lublin TN, PLLC F/K/A Rubin Lublin Suarez Serrano TN, LLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **Sixty-Nine Thousand Five Hundred Eighty and 00/100 ($69,580.00)** 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:

BEING A TRACT OR PARCEL OF LAND LYING IN THE 14TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A SURVEY BY BURNS & ASSOCIATES, INC., DATED DECEMBER 18, 2002.

BEGINNING AT AN IRON ROD (NEW) AT THE NORTHWEST MOST CORNER OF THE HEREIN DESCRIBED PARCEL, SAID POINT BEING ON THE SOUTHERLY MARGIN OF CLAYLICK ROAD, AND 25 FEET FROM THE CENTERLINE OF CLAYLICK ROAD, SAID POINT ALSO BEING LOCATED NORTH 83 DEGREES 05 MINUTES 53 SECONDS EAST, 350.69 FEET, FROM A FENCE CORNER POST, SAID FENCE CORNER POST, BEING THE NORTHWEST MOST CORNER OF A PARCEL BELONGING TO MARVIN AND JUDY MOON, AS EVIDENCED IN BOOK 5094, PAGE 800, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, SAID FENCE CORNER POST, ALSO BEING THE NORTHEAST MOST CORNER OF A PARCEL BELONGING TO JOHNNIE & LELA JOHNSON, AS EVIDENCED IN INSTRUMENT NUMBER 20010409-0034305, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, THENCE; ALONG THE MARGIN OF CLAYLICK ROAD, PARALLEL TO AND 25 FEET FROM THE CENTERLINE OF SAID ROAD, NORTH 83 DEGREES 05 MINUTES 53 SECONDS EAST, 33.00 FEET, TO AN IRON ROD (OLD), THENCE; CONTINUING ALONG SAID MARGIN, AROUND A CURVE TO THE LEFT, SAID CURVE HAVING A RADIUS OF 639.67 FEET, AND AN ARC LENGTH OF 176.86 FEET, NORTH 76 DEGREES 11 MINUTES 33 SECONDS EAST, 176.29 FEET, TO AN IRON ROD (OLD); THENCE LEAVING SAID MARGIN, NORTH 87 DEGREES 37 MINUTES 52 SECONDS EAST 79.00 FEET, TO AN IRON ROD (NEW), SAID POINT BEING THE NORTHEAST MOST CORNER OF THE HEREIN DESCRIBED PARCEL, SAID POINT ALSO BEING LOCATED SOUTH 87 DEGREES 37 MINUTES 52 SECONDS WEST, 171.61 FEET, FROM AN IRON ROD (OLD), SAID IRON ROD (OLD) BEING THE NORTHEAST MOST CORNER OF THE AFOREMENTIONED PARCEL BELONGING TO MARVIN & JUDY MOON, AND THE NORTHWEST MOST CORNER OF A PARCEL BELONGING TO RONALD WALLER, AS EVIDENCED IN BOOK 11530, PAGE 973, REGISTER`S OFFICE OF DAVIDSON COUNTY, TENNESSEE, THENCE; ALONG A NEW LINE, SOUTH 2 DEGREES 15 MINUTES 00 SECONDS EAST, 641.63 FEET, TO AN IRON ROD (NEW), THENCE; ALONG A NEW LINE, SOUTH 89 DEGREES 57 MINUTES 16 SECONDS WEST, 363.81 FEET, TO AN IRON ROD (NEW), THENCE; ALONG A NEW LINE, NORTH 2 DEGREES 15 MINUTES 00 SECONDS WEST, 48.50 FEET, TO AN IRON ROD (NEW), THENCE; ALONG A NEW LINE, NORTH 43 DEGREES 07 MINUTES 23 SECONDS EAST 59.27 FEET, TO AN IRON ROD (NEW), THENCE; ALONG A NEW LINE, NORTH 29 DEGREES 31 MINUTES 11 SECONDS EAST, 69.80 FEET, TO THE POINT OF BEGINNING, CONTAINING 218,218.69 SQUARE FEET AND/OR 5.010 ACRES MORE OR LESS.

Being the same property conveyed to Wanda Gayle Neighbors, herein by Deed of record in Instrument Number 20021231-0162569, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 2825 Clay Lick Road, Whites Creek, TN 37189.

This entity is tax exempt.

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 AUG 3 2012, 20___.

Rubin Lublin TN, PLLC F/K/A Rubin Lublin Suarez Serrano TN, LLC

Printed Name: _____

Title: Member PAMELA R NIX

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Najur Bowser, of the state and county aforesaid, personally appeared , PAMELA R NIX, of Rubin Lublin TN, PLLC F/K/A 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 TN, PLLC F/K/A 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 AUG 3 2012, 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 $69,580.00.

Affiant

Sworn to and subscribed
before me this ___ day of AUG 3 2012, 20___.

Notary Public

My commission expires:

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