BILL GARRETT, Davidson County
Trans:T20120072968 DEEDTRS
Recvd: 09/27/12 10:14 3 pgs
Fees:18.00 Taxes:203.13

20120927-0087973

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

TS#:12-0029454

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER 76-05-54
(NAME) WELLS FARGO BANK, N.A	(NAME) WELLS FARGO BANK, N.A	
(STREET ADDRESS OR ROUTE NUMBER) 400 NATIONAL WAY	(STREET ADDRESS) 400 NATIONAL WAY	
(CITY) (STATE) (ZIP) SIMI VALLEY CA 93063	(CITY) (STATE) (ZIP) SIMI VALLEY CA 93063	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the September 10, 2012, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated September 29, 2005, recorded on October 6, 2005, as Instrument No. 20051006-0120398, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), BILLY HARPER AND MELISSA HARPER HUSBAND AND WIFE (collectively "Borrower"),conveyed to MARK ROSSER, FIRST AMERICAN TITLE INSURANCE COMPANY, 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 September 29, 2005, (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, WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OFTHE MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-WMC1, 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 MARK ROSSER, FIRST AMERICAN TITLE INSURANCE COMPANY, said appointment being set forth on August 17, 2012, as Instrument No. 20120817-0073827 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 CITY PAPER that the Property would be sold on September 10, 2012, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on August 20, 2012, August 27, 2012 and September 3, 2012, 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 WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OFTHE MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-WMC1 at the price of $54,900.00, 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 $54,900.00, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto WELLS FARGO BANK, N.A., AS TRUSTEE FOR THE HOLDERS OFTHE MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-WMC1 ("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 REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN CITY OF HERMITAGE IN THE COUNTY OF DAVIDSON, AND STATE OF TN AND BEING DESCRIBED IN A DEED DATED *06/18/1996* AND RECORDED *06/24/1996* IN BOOK 10095 PAGE 626 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:
LOT: BLOCK:
BEING ALL OF LOT NO. 49, ON THE PLAN OF HIDDEN HILL, AS SHOWN BY PLAT AND SURVEY OF RECORD IN PLAT BOOK 4860, PAGE 43. OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY. TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT. BEING THE SAME PREMISES AS CONVEYED TO BILLY KEITH HARPER FROM BILLY KEITH HARPER AND MELISSA ANN HARPER. HUSBAND AND INIFE BY DEED RECORDED *6/24/1996,* IN BOOK 10095, PAGE 626.

Property Address: **4940 SHADOWLAWN DR, HERMITAGE TN 37076**

PARCEL# 76-05-54

Borrower's source of title is that certain **QuitClaim Deed**, dated **06/18/1996**, given by **Billy Keith Harper** to **Billy Keith Harper and Melissa Ann Harper, husband & wife,** and recorded **6/24/1996 in Book 10095 Page 626**, 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: Regina C Alexander 9/20/12
Print Name: Regina C. Alexander
Title: AVP

STATE OF TEXAS)
COUNTY OF TARRANT)

On 9-20-2012, before me Elsie Kroussakis, personally appeared Regina C. Alexander, AVP, known to me (or proved to me on the oath of ——— or through ———) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

WITNESS MY HAND AND OFFICIAL SEAL

Elsie Kroussakis
Notary Public's Signature

ELSIE KROUSSAKIS
Notary Public, State of Texas
My Commission Expires
October 14, 2015

STATE OF TEXAS)
COUNTY OF TARRANT)

The actual consideration or value, whichever is greater, for this transfer is $54,900.00.

Regina C Alexander 9/20/12
Affiant

Sworn to and subscribed before me this 20th day of September, 2012.

Elsie Kroussakis
Notary Public

My commission expires:
10-14-2015

ELSIE KROUSSAKIS
Notary Public, State of Texas
My Commission Expires
October 14, 2015