BILL GARRETT, Davidson County
Trans:T20130005958 DEEDTRS
Recvd: 01/22/13 14:36 3 pgs
Fees:17.00 Taxes:0.00

20130122-0007077

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

TS#:11-0014577

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
(NAME) The Secretary of Veteran Affairs	(NAME) The Secretary of Veteran Affairs	149-15-0A-283.00
(STREET ADDRESS OR ROUTE NUMBER) 1700 Clairmont Road	(STREET ADDRESS) 1700 Clairmont Road	
(CITY) (STATE) (ZIP) Decatur GA 30033	(CITY) (STATE) (ZIP) Decatur GA 30033	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the December 28, 2012, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated August 24, 2010, recorded on August 25, 2010, as Instrument No. 20100825-0067210, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), SHONTE' DYNE JACKSON, A SINGLE PERSON (collectively "Borrower"),conveyed to MICHAEL A FEARNLEY, 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 August 24, 2010, (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.,, 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 MICHAEL A FEARNLEY, said appointment being set forth on November 20, 2012, as Instrument No. 20121120-0106874 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 TENNESSEAN / DAVIDSON that the Property would be sold on December 28, 2012, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on December 7, 2012, December 14, 2012 and December 21, 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 BANK OF AMERICA, N.A., at the price of $119,856.80, this being the highest, last and best bid.

WHEREAS, BANK OF AMERICA, N.A.,, as successful purchaser at said sale, transferred and assigned its bid to The Secretary of Veteran's Affairs.

Whereas the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Sucessor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, in consideration of the premises and the sum of $119,856.80, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto The Secretary of Veteran's Affairs ("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:

LOT 153, CAMBRIDGE FOREST PLANNED UNIT DEVELOPMENT, PHASE 3, AS SHOWN ON PLAT OF RECORD IN INSTRUMENT NUMBER 200106280068483, AS AMENDED IN INSTRUMENT NO. 200205030054630, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO SHONTE DYNE JACKSON, HEREIN BY SPECIAL WARRANTY DEED DATED 24TH DAY OF AUGUST, 2010, OF RECORD AT 201008250067209 IN SAID REGISTER'S OFFICE TENNESSEE.

Property Address: **1612 Bridgecrest Drive, ANTIOCH, TN 37013**

THIS ENTITY IS TAX EXEMPT

PARCEL NUMBER: 149-15-0A-283.00

Borrower's source of title is that certain **Warranty Deed**, dated **8/20/2010**, given by **Branch Banking and Trust Company** to **Shonte' Dyne Jackson, single,** and recorded **8/25/2010 Instrument # 20100825-0067209**, 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 1/16/13
By: Wendi Abed-Rabboh
Print Name: Wendi Abed-Rabboh
Title: AVP

STATE OF TEXAS)
COUNTY OF TARRANT)

On JAN 16 2013, before me J. Flores, personally appeared Wendi Abed-Rabboh, 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

Notary Public's Signature

J. FLORES
Notary Public, State of Texas
My Commission Expires
October 28, 2013

STATE OF TEXAS)
COUNTY OF TARRANT)

The actual consideration or value, whichever is greater, for this transfer is $119,856.80.

Wendi Abed-Rabboh 1/16/13
Affiant

Sworn to and subscribed before me this 16th day of Wendi Abed-Rabboh Jan, 2013.

Notary Public

My commission expires:
10-28-13

J. FLORES
Notary Public, State of Texas
My Commission Expires
October 28, 2013