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

TS#:12-0008020

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER 172140A100.00
(NAME) WELLS FARGO BANK, NATIONAL ASSOCIATION	(NAME) WELLS FARGO BANK, NATIONAL ASSOCIATION	
(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 January 10, 2013, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated March 11, 2005, recorded on March 14, 2005, as Instrument No. 20050314-0028127, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), CHARLES L MUNCH, 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 March 11, 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, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF SARM 2005-15, 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 ROBERT M. WILSON, JR., said appointment being set forth on November 15, 2012, as Instrument No. 20121115-0105168 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 December 27, 2012, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on December 3, 2012, December 10, 2012 and December 17, 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 appeared and announced to those assembled that the sale was postponed to January 10, 2013 at same time and place, and notifications were made in accordance with T.C.A. 35-5-101(f), if required. On January 10, 2013 at the same time and place, the Substitute Trustee appeared and offered the Property for sale, and after opening the floor for competitive bids, sold said Property to WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF SARM 2005-15 at the price of $231,000.00, 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 $231,000.00, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF SARM 2005-15 ("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 in Davidson County, Tennessee, being Lot No. 148 on the Plan of Section Two, Wexford Downs of record in Book 9700, pages 593 and 594 Register's Office for said County to which Plan reference is hereby made for a more complete description thereof.

BEING the same property conveyed to the Borrower herein from David Albert and spouse, Sara Albert by deed of even date and being filed for record concurrently herewith in 20050314 0028126 , Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2005, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 9700, Pages 593 and 594, said Register's Office, which Plan shows a minimum building setback line and easement to which Plan reference is hereby made for a more complete description thereof. The Declaration of Covenants, Conditions and Restrictions of record in Book 10292, page 51 amended in, Book 10792, page 822, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

Property Address: **1216 WEXFORD DOWNS LANE, NASHVILLE TN 37211**

PARCEL # 172140A100.00

Borrower's source of title is that certain **Warranty Deed**, dated **3/11/2005**, given by **David Albert and wife, Sara Albert** to **Charles L Munch** and recorded **3/14/2005 Instrument # 20050314-0028126**, 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: Keri Harelson 1.22.13
Print Name: KERI HARELSON
Title: AVP

STATE OF TEXAS)
COUNTY OF TARRANT)

On 1.22.13 before me Jean Yarborough, personally appeared KERI HARELSON 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
Jean Yarborough
Notary Public's Signature

JEAN YARBOROUGH
Notary Public
STATE OF TEXAS
My Comm. Exp. 05-23-16

STATE OF TEXAS)
COUNTY OF TARRANT)

The actual consideration or value, whichever is greater, for this transfer is $231,000.00.

Keri Harelson 1.22.13
Affiant KERI HARELSON

Sworn to and subscribed before me this 22nd day of JANUARY, 2013
Jean Yarborough
Notary Public

My commission expires:
5.23.16

JEAN YARBOROUGH
Notary Public
STATE OF TEXAS
My Comm. Exp. 05-23-16