BILL GARRETT, Davidson County
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Prepared and Recorded by:
RECONTRUST COMPANY, N.A.
2380 Performance Dr, TX2-985-07-03
Richardson, TX 75082

TS#:10 -0027165

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
The Secretary of HUD	The Secretary of HUD	076090020.00
(NAME)	(NAME)	
c/o Michaelson, Conner & Boul	c/o Michaelson, Conner & Boul	
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRESS)	
4400 Will Rogers Pkwy, Ste 300	4400 Will Rogers Pkwy, 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 May 14, 2010, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated December 10, 2004, recorded on December 15, 2004, as Instrument No. 20041215-0149136, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), OSCAR LARA, A MARRIED MAN AND JULIANITA LARA (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 December 10, 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 March 25, 2010, as Instrument No. 20100325-0022326 said Register's Office; and

WHEREAS, the Substitute Trustee caused notice to be published as provided in the Deed of Trust and Note in the DAVIDSON AM that the Property would be sold on April 15, 2010, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on March 26, 2010, April 2, 2010 and April 9, 2010, a copy of such notice 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 the default was not cured; and

WHEREAS, the Substitute Trustee at the time, place and date specified in said notices appeared and announced to to those assembled that the sale was postponed to May 14, 2010 at same time and place and notifications were made in accordance with T.C.A. 35-5-101(f), if required. On May 14, 2010 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 BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP at the price of $136,603.65, 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 $136,603.65, 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:

BEING LOT NUMBER 37 ON THE PLAN OF SECTION I STONER MILL OF RECORD IN PLAT BOOK 6900, PAGES 824 AND 825, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

Property Address: **408 STONER CREEK CT, HERMITAGE TN 37076**

THIS ENTITY IS TAX EXEMPT

Parcel # 076090020.00

Borrower's source of title is that certain **Warranty Deed**, dated **12/10/2004**, given by **Michael Patrick Frewin and Ruth Anne Frewin,** to **Oscar Lara, a married man** and recorded **12/15/2004 Instrument # 20041215-0149135**, 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.

Date: 12/17/12

RECONTRUST COMPANY, N.A., as Substitute Trustee
By: Carolyn Holleman 12/17/12
Print Name: Carolyn Holleman
Title: AVP

STATE OF TEXAS)
COUNTY OF TARRANT)

On Dec. 17, 2012, before me Elsie Kroussakis, personally appeared Carolyn Holleman, 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 $136,603.65.

Carolyn Holleman 12/17/12
Affiant Carolyn Holleman

Sworn to and subscribed before me this 17th day of December, 2012.

Elsie Kroussakis
Notary Public

My commission expires:
10-14-2015

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