BILL GARRETT, Davidson County
Trans:T20130039565 DEEDTRS
Recvd: 05/13/13 09:47 11 pgs
Fees:57.00 Taxes:0.00
20130513-0047822

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-12-09459

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, its successors and assigns	SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, its successors and assigns	02607004600
c/o Michaelson, Conner, and Boul 4400 Will Rogers Parkway Suite 300 Oklahoma City, OK 73108	c/o Michaelson, Conner, and Boul 4400 Will Rogers Parkway Suite 300 Oklahoma City, OK 73108	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated April 10, 2009 and recorded April 16, 2009, at **Instrument Number 20090416-0034727**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **BILLIE R. BUVIA and AJA L. EMMANUEL** ("Borrower"), conveyed to ROBERT M. WILSON, 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 10, 2009, (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, was duly appointed as Substitute Trustee in the place and stead of ROBERT M. WILSON, said appointment being set forth in **Instrument Number 20120831-0078899** 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 November 15, 2012, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on October 18, 2012, October 25, 2012, November 1, 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 **One Hundred Twenty Thousand Three Hundred Seventy-Six and 69/100 ($120,376.69)** 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 SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, its successors and assigns.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of **One Hundred Twenty Thousand Three Hundred Seventy-Six and 69/100 ($120,376.69)** to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **SECRETARY OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, its successors and assigns** ("Grantee"), 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 LOT NO. 152, ON THE PLAN OF WINDSOR GREEN, PHASE I, SECTION II, OF RECORD IN PLAT BOOK 6250, PAGE 45, AND CORRECTED IN BOOK 7205, PAGE 890, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

Being the same property conveyed to BILLIE R. BUVIA and AJA L. EMMANUEL, herein by Deed of record in Instrument Number 20020422-0049327, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 115 BUTTERFIELD CT, GOODLETTSVILLE, TN 37072.

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; **(7)** any right of redemption as provided for in 26 U.S.C. § 7425(d), which the Internal Revenue Service may have with respect to the Federal tax lien attached hereto, taking into account the fact that the Internal Revenue Service has been notified of the foreclosure sale pursuant to 26 U.S.C. § 7425(c); and **(8)** 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 this ___ day of DEC - 6 2012, 20___.

Rubin Lublin TN, PLLC

Printed Name: PAMELA R NIX
Title: Member

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, 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, 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 DEC - 6 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 $120,376.69.

Affiant

Sworn to and subscribed before me this ___ day of DEC - 6 2012, 20___.

Notary Public

My commission expires:

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

RUBIN LUBLIN TN, PLLC

Attorneys and Counselors at Law
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
TEL (877) 813-0992
FAX (404) 601-5846

October 18, 2012

2012 OCT 22 PM 2:24

Internal Revenue Service (TN)
801 Broadway
MDP53
Nashville, TN 37203

Re: Notice of Federal Tax Lien/Consent to Sell

File Number	**12-09459**
Lender's Loan No.	**XXXXX0829**
Name Per Client:	**BILLIE R BUVIA, AJA L. EMMANUEL**
SSN:	**XXX-XX-2922, XXX-XX-6268**
Property Address:	**115 BUTTERFIELD CT, GOODLETTSVILLE, TN 37072**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of Federal Tax Lien and return to my office in the envelope provided. Our office will need a file stamped copy of the notice showing receipt of the document by the Internal Revenue Service.

Sincerely,

RUBIN LUBLIN TN, PLLC

By: _____
Foreclosure Counsel

Enclosures

RUBIN LUBLIN TN, PLLC

ATTORNEYS AND COUNSELERS AT LAW
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
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FAX (404) 601-5846

October 18, 2012

2012 OCT 22 PM 2:24

Internal Revenue Service (TN)
801 Broadway
MDP53
Nashville, TN 37203

Re: Notice of Federal Tax Lien/Consent to Sell

Case Number:	**BAC-12-09459-0001**
Name Per Client:	**BILLIE R BUVIA, AJA L. EMMANUEL**
SSN:	**XXX-XX-2922, XXX-XX-6268**
Property Address:	**115 BUTTERFIELD CT, GOODLETTSVILLE, TN 37072**

Dear Sir or Madam:

I am writing to advise you that Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on November 15, 2012. Enclosed is a copy of the Notice of Substitute Trustee's Sale which is being published in the Davidson County legal newspaper. The recording information for the Security Deed and subsequent assignments, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required by law, we have attached a copy of the specific federal tax lien(s) found. We are not certain but believe that the parties named in the federal tax lien are the same as the above-referenced borrowers' Social Security Numbers, ending in BILLIE R BUVIA XXX-XX-2922 and AJA L. EMMANUEL XXX-XX-6268, or other predecessors in title.

The unpaid principal balance of the loan against the above-referenced property is approximately $110,026.51. Interest through the sale date is approximately $500.00. Costs associated with the sale should be approximately $590.00 and the attorney fees will range from $500.00 to the maximum allowable by Tennessee law.

If you should have any questions about this matter, please do not hesitate to contact this office at (877) 813-0992.

Sincerely,

RUBIN LUBLIN TN, PLLC

By: _____
Foreclosure Counsel

Enclosures

1. Notice of Substitute Trustee's Sale
2. Copies of Federal Tax Liens

cc: BAC

3514

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
755258911

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer AJA L EMMANUEL

Residence 115 BUTTERFIELD CT
GOODLETTSVLLE, TN 37072-2111

BILL GARRETT, Davidson County
Trans:T20110011580 LIENFTL
Recvd: 02/25/11 09:53 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20110225-0015446

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2005	XXX-XX-6268	05/29/2006	06/28/2016	691.36
1040	12/31/2007	XXX-XX-6268	12/07/2009	01/06/2020	10358.85
1040	12/31/2008	XXX-XX-6268	03/09/2009	04/08/2019	4765.00

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 15815.21

This notice was prepared and signed at NASHVILLE, TN, on this,

the 16th day of February, 2011

Signature
for FRED BANKS

Title
ACS SBSE
(800) 829-3903

25-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

RUBIN LUBLIN TN, PLLC

Attorneys and Counselors at Law
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
TEL (877) 813-0992
FAX (404) 601-5846

October 18, 2012

2012 OCT 22 PM 2:24

Internal Revenue Service (TN)
801 Broadway
MDP53
Nashville, TN 37203

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Name Per Client:	**BILLIE R BUVIA, AJA L. EMMANUEL**
SSN:	**XXX-XX-2922, XXX-XX-6268**
Property Address:	**115 BUTTERFIELD CT, GOODLETTSVILLE, TN 37072**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of Federal Tax Lien and return to my office in the envelope provided. Our office will need a file stamped copy of the notice showing receipt of the document by the Internal Revenue Service.

Sincerely,

RUBIN LUBLIN TN, PLLC

By:_____
Foreclosure Counsel

Enclosures

RUBIN LUBLIN TN, PLLC

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RUBIN LUBLIN TN, PLLC

By: _____
Foreclosure Counsel

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2. Copies of Federal Tax Liens

cc: BAC

3514

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
755258911

For Optional Use by Recording Office

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Name of Taxpayer AJA L EMMANUEL

Residence 115 BUTTERFIELD CT
GOODLETTSVLLE, TN 37072-2111

BILL GARRETT, Davidson County
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Recvd: 02/25/11 09:53 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20110225-0015446

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1040	12/31/2008	XXX-XX-6268	03/09/2009	04/08/2019	4765.00

Place of Filing
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Davidson County
Nashville, TN 37201

Total $ 15815.21

This notice was prepared and signed at NASHVILLE, TN, on this,

the 16th day of February, 2011.

Signature [signature]
for FRED BANKS

Title
ACS SBSE
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25-00-0008

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CAT. NO 60025X