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

TS#:12-0044582

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
(NAME) BANK OF AMERICA NA	(NAME) BANK OF AMERICA NA	164080C07400C0
(STREET ADDRESS OR ROUTE NUMBER) 400 NATIONAL WAY	(STREET ADDRESS) 400 NATIONAL WAY	
(CITY) (STATE) (ZIP) SIMI VALLEY CA 93065	(CITY) (STATE) (ZIP) SIMI VALLEY CA 93065	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the November 13, 2012, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated December 17, 2008, recorded on December 22, 2008, as Instrument No. 20081222-0122162, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), TONYA HARRIS, AN UNMARRIED WOMAN (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 17, 2008, (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 ROBERT M. WILSON, JR., said appointment being set forth on October 10, 2012, as Instrument No. 20121010-0092861 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 THE CITY PAPER that the Property would be sold on November 13, 2012, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on October 22, 2012, October 29, 2012 and November 5, 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 $201,707.23, 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 $201,707.23, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto BANK OF AMERICA, N.A. ("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 all of Lot No. 28, on the plan of Final Plat, Section II, Hamilton Chase "Cluster Lot Subdivision", according to plat and survey appearing of record in Instrument Number 20060807-0096557, see also Surveyor's Certificate of Correction of record in Instrument Number 20070723-0087046, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Tonya Harris by deed from Harvest Homes, LLC, a Tennessee Limited Liability Company, dated December 17, 2008, appearing of record in Instrument Number 20081222-0122161, of the Register's Office of Davidson County, Tennessee.

This conveyance is made subject to Declaration of Covenants, Restrictions and Conditions contained in instrument of record in Instrument Number 20050728-0087946, and amended of record in Instrument Number 20051031-0131315; By-Laws of record in Instrument Number 20050728-0087946, and amended in Instrument Number 20051031-0131315; Easement to Tennessee Telephone Company of record in Instrument Number 20060707-0081733; Charter of Hamilton Chase Homeowners Association of record in Instrument Number 20060914-0113689; Stormwater Detention Agreement of record in Instrument Number 20040102-0000420; Road Agreement and Sewer Easement of record in Instrument Number 20040416-0043248; and to any and all matters shown on said plat and survey of record in Instrument Number 20060807-0096557, see also Surveyor's Certificate of Correction of record in Instrument Number 20070723-0087046; all of said Register's Office.

PARCEL# 164080C07400C0

Property Address: 537 SHORELINE LN, ANTIOCH TN 37013-7432

Borrower's source of title is that certain **Warranty Deed**, dated **12/17/2008**, given by **Harvest Homes, LLC, a Tennessee Limited Liability Company** to **Tonya Harris, an unmarried woman** and recorded **12/22/2008 Instrument # 20081222-0122161**, 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: 7.16.13
Print Name: Ebony D. Wilson
Title: Assistant Vice President

State of: Texas)
County of: Tarrant) JUL 16 2013

This instrument was acknowledged before me on _____ by Ebony D. Wilson, Assistant Vice President of RECONTRUST COMPANY, N.A., a national association on behalf of said National association.

Witness my hand and official seal.

Notary Public's Signature

ROSEMARIE S. MARTINEZ
Notary Public
STATE OF TEXAS
My Comm. Exp. 02-21-16

STATE OF TEXAS
COUNTY OF TARRANT

I, Ebony D. Wilson, being duly sworn, states under oath as follows:
The actual consideration or value, whichever is greater, for this transfer is $201,707.23.

7.16.13
Affiant Ebony D. Wilson Assistant Vice President

Sworn to and subscribed before me on this 16th day of July,
20 13, by Ebony D. Wilson Assistant Vice President of
RECONTRUST COMPANY, N.A.

Notary Public's Signature

ROSEMARIE S. MARTINEZ
Notary Public
STATE OF TEXAS
My Comm. Exp. 02-21-16

My commission expires:

FEB 21, 2016