FILE NO.: BAC-12-12995

Davidson County	DEEDTRS
Recvd: 10/10/13 09:54	10 pgs
Fees:52.00 Taxes:0.00	
20131010-0106363	

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-12-12995

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	14806000600
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 October 30, 2007 and recorded November 5, 2007, at **Instrument Number 20071105-0130276**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **SALVADOR ISRAEL LOZANO CACERES** ("Borrower"), conveyed to ROBERT M. WILSON, JR. , 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 October 30, 2007, (the "Note"), which obligation is presently held and owned by **BANK OF AMERICA, N.A.**; 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, JR. , said appointment being set forth in **Instrument Number 20130221-0017298** 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 May 23, 2013, at 10:00 AM at the Schermerhorn Symphony Center, One Symphony Place, Nashville, TN 37201, such advertisement appearing in said newspaper on April 25, 2013, May 2, 2013, May 9, 2013, 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. at the price of **One Hundred Seven Thousand Six Hundred Forty and 00/100 ($107,640.00)** this being the highest, last and best bid; and

WHEREAS, BANK OF AMERICA, N.A., 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 Seven Thousand Six Hundred Forty and 00/100 ($107,640.00) 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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING IN LOT NO. 128 ON THE MAP OF SECTION IV, HAYWOOD ACRES, OF RECORD IN BOOK 2900, PAGE 93, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.
BEING THE SAME PROPERTY CONVEYED TO SALVADOR ISREAL LOZANO-CACERES, AN UNMARRIED MAN, BY WARRANTY DEED, FROM LINDA MCLEOD, OF RECORD IN INSTRUMENT NO. 20071105-0130275
REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This property is now or was formerly known as 239 MARGO LN, NASHVILLE, TN 37211.

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, spouse's 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.

FILE NO.: BAC-12-12995

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 this ___ day of MAY 29 2013, 20___.

Rubin Lublin TN, PLLC

Printed Name: LISA F. CAPLAN
Title: Member

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Jessica Cruell, of the state and county aforesaid, personally appeared , LISA F. CAPLAN, 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 MAY 29 2013, 20___.

Notary Public

JESSICA CRUELL NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES April 28, 2016

My commission expires:

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $107,640.00.

Affiant

Sworn to and subscribed
before me this ___ day of MAY 29 2013, 20___.

Notary Public

My commission expires:

JESSICA CRUELL NOTARY PUBLIC GWINNETT COUNTY GEORGIA EXPIRES April 28, 2016

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

April 23, 2013

RECEIVED
2013 APR 25 AM 9:19
INTERNAL REVENUE SERVICE
TECHNICAL SERVICES
NASHVILLE, TN

VIA FEDEX#

INTERNAL REVENUE SERVICE (TN)
C/O ELLEN DOLBY
801 BROADWAY
MDP53
NASHVILLE, TN 37203-3804

Re: Notice of Federal Tax Lien/Consent to Sell

File Number	**12-12995**
Lender's Loan No.	**XXXXX9726**
Name Per Client:	**SALVADOR ISRAEL LOZANO CACERES**
SSN:	**XXX-XX-5159**
Property Address:	**239 MARGO LN, NASHVILLE, TN 37211**

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
TEL (877) 813-0992
FAX (404) 601-5846

RECEIVED
2013 APR 25 AM 9:19
INTERNAL REVENUE SERVICE
TECHNICAL SERVICES
NASHVILLE, TN

April 23, 2013

VIA FEDEX

INTERNAL REVENUE SERVICE (TN)
C/O ELLEN DOLBY
801 BROADWAY
MDP53
NASHVILLE, TN 37203-3804

Re: Notice of Federal Tax Lien/Consent to Sell

Case Number:	**BAC-12-12995-0004**
Name Per Client:	**SALVADOR ISRAEL LOZANO CACERES**
SSN:	**XXX-XX-5159**
Property Address:	**239 MARGO LN, NASHVILLE, TN 37211**

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 May 23, 2013. 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 borrower's Social Security Number, ending in SALVADOR ISRAEL LOZANO CACERES XXX-XX-5159, or other predecessors in title.

The unpaid principal balance of the loan against the above-referenced property is approximately $141,561.74. 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

3592

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
591633209

For Optional Use by Recording Office

BILL GARRETT, Davidson County
Trans:T20090073321 LIENFTL
Recvd: 10/28/09 13:59 1 pgs
Fees:12.00 Taxes:0.00
20091028-0099559

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 SALVADOR I LOZANO CACERES

Residence 239 MARGO LN
NASHVILLE, TN 37211-5016

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	12/31/2002	XXX-XX-5159	01/10/2005	02/09/2015	
1040	12/31/2002	XXX-XX-5159	11/13/2006	12/13/2016	1880.81
1040	12/31/2004	XXX-XX-5159	05/22/2006	06/21/2016	421.83
1040	12/31/2005	XXX-XX-5159	06/05/2006	07/05/2016	563.61
1040	12/31/2006	XXX-XX-5159	08/13/2007	09/12/2017	4467.46

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

Total $ 7333.71

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

the 20th day of October, 2009.

Signature R. A. Mitchell
for THERESA HARLEY

Title
ACS
(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)

Form **668(Y)(c)** (Rev. 2-2004)

Part 1 - Kept By Recording Office

NOTICE OF SUBSTITUTE TRUSTEE`S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 30, 2007, executed by SALVADOR ISRAEL LOZANO CACERES, conveying certain real property therein described to ROBERT M. WILSON, JR. , as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded November 5, 2007, at Instrument Number 20071105-0130276; and
WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and
WHEREAS, Notice of the Right to Foreclose, if required pursuant to T.C.A. § 35-5-117, was given in accordance with Tennessee law; and
WHEREAS, the undersigned,Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **May 23, 2013** at 10:00 AM at the Schermerhorn Symphony Center, One Symphony Place, Nashville, TN 37201, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING IN LOT NO. 128 ON THE MAP OF SECTION IV, HAYWOOD ACRES, OF RECORD IN BOOK 2900, PAGE 93, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.
BEING THE SAME PROPERTY CONVEYED TO SALVADOR ISREAL LOZANO-CACERES, AN UNMARRIED MAN, BY WARRANTY DEED, FROM LINDA MCLEOD, OF RECORD IN INSTRUMENT NO. 20071105-0130275
REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

Parcel ID: 14806000600

PROPERTY ADDRESS: The street address of the property is believed to be **239 MARGO LN, NASHVILLE, TN 37211**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.
CURRENT OWNER(S): Marta Alicia Gomez-Amaya
OTHER INTERESTED PARTIES:

INTERNAL REVENUE SERVICE (TN)

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as

Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

In addition this sale shall be subject to the right of redemption by the UNITED STATES OF AMERICA, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Instrument Number 20091028-0099559. Notice of the sale has been given to the UNITED STATES OF AMERICA in accordance with 26 U.S.C. 7425(b).

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinlublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

True Copy Certification

I, Victor Kang, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of Georgia

County of Gwinnett

Personally appeared before me, Mary Miranda Rosenblum, a notary public for this county and state, Victor Kang who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: 2-20-2015

Notary Seal (if on paper)

