FILE NO.: BAC-13-07929

Davidson County	DEEDTRS
Recvd: 03/06/14 08:15	4 pgs
Fees:22.00 Taxes:0.00	
20140306-0018699	

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-13-07929

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
FEDERAL HOME LOAN MORTGAGE CORPORATION	FEDERAL HOME LOAN MORTGAGE CORPORATION	03300003600
2300 Windy Ridge Parkway SE Suite 200 North Tower Atlanta, Georgia 30339	2300 Windy Ridge Parkway SE Suite 200 North Tower Atlanta, Georgia 30339	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated February 28, 2006 and recorded March 10, 2006, at **Instrument Number 20060310-0028036**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **JOAN L. SIRCY A/K/A JOAN LYNN SIRCY and NORMAN W. SIRCY A/K/A NORMAN WAYNE SIRCY** ("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 February 28, 2006, (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, said appointment being set forth in **Instrument Number 20131231-0131163** 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 February 20, 2014, at 11:00 AM at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on January 23, 2014, January 30, 2014, February 6, 2014, 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 **Eighty-Eight Thousand Two Hundred Eighty-Four and 19/100 ($88,284.19)** 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 FEDERAL HOME LOAN MORTGAGE CORPORATION.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of Eighty-Eight Thousand Two Hundred Eighty-Four and 19/100 ($88,284.19) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **FEDERAL HOME LOAN MORTGAGE CORPORATION** ("Grantee"), its successors and assigns, 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 LAND IN THE 10TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, AND MORE PARTICULARLY BOUNDED AND DESCRIBED ACCORDING TO A SURVEY BY HICKERSON AND JOHNSON, ENGINEERS, JOB NO. HJ110-62 ON A SURVEY DATED AUGUST 20, 1962, AND REVISED OCTOBER 10, 1962 AND MORE PARTICULARLY DESCRIBED ACCORDING TO SAID SURVEY AS FOLLOWS: BEING A PORTION OF THE NORTHERLY PART OF LOT 5 OF THE EPPY CUNNINGHAM LANDS OF RECORD IN BOOK 58, PAGE 55, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, AND SAID TRACT OF LAND BEGINS AT A POINT IN THE CENTER LINE OF DICKERSON PIKE, 127.5 FEET SOUTHWESTERLY OF THE COMMON CORNERS OF LOTS 4 AND 5 IN SAID SUBDIVISION AND RUNS WITH THE CENTER OF SAID DICKERSON PIKE, SOUTH 52 DEG. 30 MIN. WEST 127.5 FEET, THE COMMON CORNER TO THE G.M. WALKER, ET AL, TRACT, FORMERLY THE MARIE STUDER TRACT; THENCE WITH THE LINE BETWEEN THE SAID WALKER TRACT AND THE JOHNSON TRACT, NORTH 1 DEG. 20 MIN. EAST 51 FEET TO AN IRON PIN; THENCE CONTINUING ON WITH SAID CALL, 1033 FEET TO AN IRON PIN; THENCE NORTH 84 DEG. 30 MIN. EAST 100.75 FEET TO AN IRON PIN, THE COMMON CORNER OF THE WIEDERHOLD TRACT; THENCE WITH THE LINE BETWEEN THE WIEDERHOLD TRACT AND THE JOHNSON TRACT, SOUTH 1 DEG. 27 MIN. WEST 1017 FEET TO THE CENTER LINE OF SAID HIGHWAY, AND POINT OF BEGINNING, AND CONTAINING 2 1/2 ACRES, MORE OR LESS.

BEING THE SAME PROPERTY CONVEYED TO NORMAN WAYNE SIRCY, AND WIFE JOAN LYNN SIRCY BY DEED FROM JOHNNIE MAY SIRCY, UNMARRIED AND NORMAN WAYNE SIRCY AND FILED FOR RECORD ON FEBRUARY 6, 2001 IN INSTRUMENT NO. 20010206-0011584, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This property is now or was formerly known as 1207 S DICKERSON RD, 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, 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.

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 FEB 2 6 2014, 20___.

Rubin Lublin TN, PLLC

Printed Name: Victor Kang
Title: Member

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Naiur Bowser, of the state and county aforesaid, personally appeared , Victor Kang, 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 FEB 2 6 2014, 20___.

Notary Public

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

My commission expires:

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $88,284.19.

Printed Name: Victor Kang
Title: Member, Rubin Lublin TN, PLLC

Sworn to and subscribed before me this ___ day of FEB 2 6 2014, 20___.

Notary Public

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

My commission expires:

True Copy Certification

I, Jeff Horn, 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, Najur Bowser a notary public for this county and state, Jeff Horn 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: _____ Notary' Seal (if on paper)

