FILE NO.: SPS-11-11872

BILL GARRETT, Davidson County
Trans:T20140073742 DEEDTRS
Recvd: 10/01/14 10:09 3 pgs
Fees:18.00 Taxes:139.96
20141001-0090480

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
SPS-11-11872

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
American Consulting Corp.	American Consulting Corp.	14815001400
3100 Dudley Ave. Nashville, TN 37212	3100 Dudley Ave. Nashville, TN 37212	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated April 24, 2007 and recorded May 4, 2007, at **Instrument Number 20070504-0053781**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **HEATHER CLIFTON AKA HEATHER LYNN CLIFTON and WILLIAM TODD CLIFTON** ("Borrower") conveyed to T. Larry Edmondson`s Office, 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 24, 2007, (the "Note"), which obligation is presently held by **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC., TRUST 2007-HE7, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE7**; 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 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 T. Larry Edmondson`s Office, said appointment being set forth in **Instrument Number 20140731-0068129** in said Register's Office; and

WHEREAS, the Substitute Trustee caused a diligent search of the military records 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 bankruptcy records 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 September 11, 2014, at 11:00 AM at the Front Entrance of the Historic Courthouse located at 1 Public Square , located in Nashville, Tennessee, such advertisement appearing in said newspaper on August 14, 2014, August 21, 2014, August 28, 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, on September 11, 2014, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **American Consulting Corp.** at the price of **Thirty-Seven Thousand Eight Hundred Twenty-Six and 00/100 ($37,826.00)** this being the highest, last and best bid.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of Thirty-Seven Thousand Eight Hundred Twenty-Six and 00/100 ($37,826.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **American Consulting Corp.** ("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:

ALL THAT PARCEL OF LAND IN THE CITY OF ANTIOCH, DAVIDSON COUNTY, STATE OF TENNESSEE, AS MORE FULLY DESCRIBED IN DEED BOOK 10556, PAGE 595, ID# 148.15-0-14.00, BEING KNOWN AND DESIGNATED AS LOT 42, SECTION 5, APACHE HILLS, FILED IN PLAT BOOK 4860, PAGE 113. DESCRIBED AS FOLLOWS:

BEING LOT 42, APACHE HILLS SECTION FIVE, PART ONE, AS OF RECORD IN BOOK 4860, PAGE 113, REGISTER`S OFFICE, DAVIDSON COUNTY, TENNESSEE.

THIS IS THE SAME DESCRIPTION AS IN PREVIOUS DEED OF RECORD.

THIS CONVEYANCE IS SUBJECT TO RESTRICTIONS OF RECORD IN BOOK 5040, PAGE 357, SAID REGISTER`S OFFICE.

THIS CONVEYANCE IS SUBJECT TO MINIMUM BUILDING SETBACK LINES AND UTILITY AND DRAINAGE EASEMENT OF RECORD IN BOOK 4860, PAGE 113, SAID REGISTER`S OFFICE.

The source of title is recorded at Book 10556 Page 595, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 4700 ARAPAHO BEND, ANTIOCH, TN 37013.

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 any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; 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; 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; 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; any governmental zoning and subdivision ordinances or regulations in effect thereon; the accuracy of the Index Book of the said Register's Office; and 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 SEP 12 2014, 20___.

Rubin Lublin TN, PLLC

Printed Name: Victor Kang

Title: Member, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, J.Z. Marshall-Clarke, of the state and county aforesaid, personally appeared , Victor Kang, member of Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself/herself to be a Member of Rubin Lublin, LLC, 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 Peachtree Corners, GA, _____, this ___ day of SEP 12 2014, 20___.

Notary Public

J Z MARSHALL CLARKE NOTARY PUBLIC EXPIRES GEORGIA JAN. 20, 2018 JACKSON COUNTY

My commission expires:

January 20, 2018

STATE OF GEORGIA)
COUNTY OF GWINNETT.)

The actual consideration or value, whichever is greater, for this transfer is $37,826.00.

WITNESS my hand and seal at office in this ___ day of SEP 12 2014, 20___.

Printed Name: Victor Kang

Title: Member, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC

Sworn to and subscribed
before me this ___ day of SEP 12 2014, 20___.

Notary Public

J Z MARSHALL CLARKE NOTARY PUBLIC EXPIRES GEORGIA JAN. 20, 2018 JACKSON COUNTY

My commission expires:

January 20, 2018