FILE NO.: BAC-14-05384

Davidson County	DEEDTRS
Recvd: 01/26/15 09:09	6 pgs
Fees:33.00 Taxes:354.16	
20150126-0007079	

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-14-05384

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
THE BANK OF NEW YORK MELLON fka THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23	THE BANK OF NEW YORK MELLON fka THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23	07104007700
7105 Corporate Drive Plano, TX 75024	7105 Corporate Drive Plano, TX 75024	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated October 11, 2006 and recorded October 17, 2006, at **Instrument Number 20061017-0128642**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **ANTHONY CUNNINGHAM and JANICE STANLEY** ("Borrower") conveyed to SUPERIOR TITLE, 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 11, 2006, (the "Note"), which obligation is presently held by **THE BANK OF NEW YORK MELLON fka THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23**; 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 SUPERIOR TITLE, said appointment being set forth in **Instrument Number 20141106-0102448** 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 January 8, 2015, at 10:00 AM at the Front Entrance of The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, such advertisement appearing in said newspaper on December 4, 2014, December 11, 2014, December 18, 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 January 8, 2015, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **THE BANK OF NEW YORK MELLON fka THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23** at the price of **Ninety-Five Thousand Seven Hundred Nineteen and 60/100 ($95,719.60)** 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 Ninety-Five Thousand Seven Hundred Nineteen and 60/100 ($95,719.60) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **THE BANK OF NEW YORK MELLON fka THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-23** ("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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 331 ON THE MAP OF JOYWOOD HEIGHTS, SECTION 2, OF RECORD IN BOOK 1130, PAGE 92, REGISTER`S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

The source of title is recorded at Instrument Number 20061017-0128641, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 2613 JONES AVENUE, NASHVILLE, TN 37207.

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; any right of redemption as provided for in T.C.A. § 67-1-1433(c)(1), which the State of Tennessee may have with respect to the State tax lien attached hereto, taking into account the fact that the State of Tennessee has been notified of the foreclosure sale pursuant to T.C.A. § 67-1-1433(b)(1); 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 9th day of January, 2015.

Rubin Lublin TN, PLLC

Printed Name: Heidi E. Billington

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 , Heidi E. Billington, 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 9th day of January, 2015.

Notary Public

My commission expires:

January 20, 2018

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

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $95,719.60.

WITNESS my hand and seal at office in this 9th day of January, 2015.

Printed Name: Heidi E. Billington

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

Sworn to and subscribed
before me this 9th day of January, 2015.

Notary Public

My commission expires:

January 20, 2018

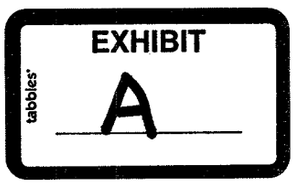
J Z MARSHALL CLARKE NOTARY PUBLIC JACKSON COUNTY GEORGIA EXPIRES JAN. 20, 2018

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

December 2, 2014

Tennessee Department of Revenue
500 Deaderick Street



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

December 2, 2014

Tennessee Department of Revenue
500 Deaderick Street
Andrew Jackson Building
Nashville, TN 37242

COPY

Re: Notice of State Tax Lien/Consent to Sell

File Number	**14-05384**
Lender's Loan No.	**XXXXX8779**
Name Per Client:	**ANTHONY CUNNINGHAM AND JANICE STANLEY**
SSN:	**XXX-XX-3702, XXX-XX-7294**
Property Address:	**2613 JONES AVENUE, NASHVILLE, TN 37207**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of State 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 Tennessee Department of Revenue.

Sincerely,

RUBIN LUBLIN TN, PLLC

By: _____

SPECIAL PROCEDURES
RECEIVED
DEC 05 2014
TAX ENFORCEMENT

N0007501 3808473071102

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et. seq. a lien exists in favor of the State of Tennessee. This lien exists on all property and all rights, title and interest in property acquired prior to or subsequent to the filing of this notice that belongs to the named taxpayer(s).

Notice is hereby given that there have been assessed taxes, penalty, and interest against the indicated taxpayer, which after demand for payment remain unpaid. The precise amount of the lien may be obtained from the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:	ENTITY ID:
ANTHONY J CUNNINGHAM	002 [redacted]-7260/000
D/B/A: ANTHONY J CUNNINGHAM 110 CHEROKEE RD NASHVILLE TN 37205-1816	002[redacted]-7260 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on November 5, 2007.

COMMISSIONER OF REVENUE

By: William E Hasler

Delegate of Commissioner

FOR REGISTER USE ONLY .... PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME
REGISTER	Davidson County LIENSTL Recvd: 11/07/07 09:19 1 pgs Fees:12.00 Taxes:0.00 20071107-0131235	BY:	

RV-N0007501

True Copy Certification

I, Heidi E. Billington, 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, J.Z. Marshall-Clarke, a Notary Public for this county and state, Heidi E. Billington who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

JAN 0 9 2015
Date

Notary's Signature

My Commission Expires: January 20, 2018
Notary' Seal (if on paper)

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