FILE NO.: QKN-14-02731

BILL GARRETT, Davidson County
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Fees:17.00 Taxes:0.00
20150202-0009664

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
QKN-14-02731

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns	SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns	173050A05600CO
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 22, 2011 and recorded November 16, 2011, at **Instrument Number 20111116-0089531**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **DONALD C. CERULLO, JR. and SHARLENE A. CERULLO** ("Borrower") conveyed to JOSEPH B. PITT, 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 22, 2011, (the "Note"), which obligation is presently held and owned by **Quicken Loans Inc.**; 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 JOSEPH B. PITT, JR., said appointment being set forth in **Instrument Number 20140616-0052136** 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 July 24, 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 June 26, 2014, July 3, 2014, July 10, 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 July 24, 2014, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **Quicken Loans Inc.** at the price of **Ninety-Three Thousand Six Hundred and 00/100 ($93,600.00)** this being the highest, last and best bid; and

WHEREAS, **Quicken Loans Inc.**, as successful purchaser at said sale, transferred and assigned its bid to SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his successors and assigns.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of Ninety-Three Thousand Six Hundred and 00/100 ($93,600.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his 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 SITUATED IN THE CITY OF ANTIOCH IN THE COUNTY OF DAVIDSON IN THE STATE OF TN

BEING ALL OF LOT NO. 56 (FIFTY SIX) ON THE PLAN OF BARNES CROSSING, A PLANNED UNIT DEVELOPMENT, AS SHOWN BY MASTER DEED OF RECORD IN INSTRUMENT NUMBER 20050721-0084791, AND AMENDED OF RECORD IN INSTRUMENT NUMBER 20051114-0136938, OF SAID REGISTER`S OFFICE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID PROPERTY.

The source of title is recorded at Instrument Number 20060929-0120462, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 1789 RED JACKET DR, UNIT #56, ANTIOCH, TN 37013.

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 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 JUL 25 2014, 20___.

Rubin Lublin TN, PLLC

Printed Name: Heidi E. Billington
Title: Member

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, J.Z. Marshall-Clarke, of the state and county aforesaid, personally appeared, Heidi E. Billington, 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 Peachtree Corners, GA, this ___ day of JUL 25 2014, 20___.

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

Notary Public

My commission expires:

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $93,600.00.

WITNESS my hand and seal at office in this ___ day of JUL 25 2014, 20___.

Printed Name: Heidi E. Billington
Title: Member, Rubin Lublin TN, PLLC

Sworn to and subscribed
before me this ___ day of JUL 25 2014, 20___.

Notary Public

My commission expires:

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