FILE NO.: LNC-15-00773

BILL GARRETT, Davidson County
Trans:T20150034832 DEEDTRS
Recvd: 05/06/15 09:33 3 pgs
Fees:18.00 Taxes:315.61
20150506-0041231

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
LNC-15-00773

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
GEORGE BRANDT AND ERIC SOX	GEORGE BRANDT AND ERIC SOX	109050B50300CO
603 FATHERLAND ST NASHVILLE, TN 37206	603 FATHERLAND ST NASHVILLE, TN 37206	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated September 25, 2013 and recorded September 26, 2013, at **Instrument Number 20130926-0101018**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **KENNETH LOCKHART and WENDY LOCKHART** ("Borrower") conveyed to MICHAEL A. FEARNLEY , 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 September 25, 2013, (the "Note"), which obligation is presently held by **American Financial Resources, 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 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 MICHAEL A. FEARNLEY , said appointment being set forth in **Instrument Number 20150303-0018476** 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 April 23, 2015, at 10:00 AM at the Front Entrance of the Historic Courthouse located at 1 Public Square, located in Nashville, Tennessee, such advertisement appearing in said newsp0aper on March 26, 2015, April 2, 2015, April 9, 2015, 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 April 23, 2015, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **GEORGE BRANDT AND ERIC SOX** at the price of **Eighty-Five Thousand Three Hundred and 00/100 ($85,300.00)** 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 Eighty-Five Thousand Three Hundred and 00/100 ($85,300.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **GEORGE BRANDT AND ERIC SOX** ("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 UNIT NO. 503 IN WILLIAMS BEND TOWNHOMES, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME, LOCATED ON BELL ROAD, NASHVILLE, DAVIDSON COUNTY, AND DESCRIBED IN A DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR WILLIAMS BEND TOWNHOMES, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, OF RECORD IN INSTRUMENT NO. 20021216-0154761, FIRST SUPPLEMENTARY OF RECORD IN INSTRUMENT NO. 20030529-0072377, AND SECOND SUPPLEMENTARY OF RECORD IN INSTRUMENT NO. 20030930-0144058, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE. THE EASEMENTS, RESTRICTIVE COVENANTS, CONDITIONS, AND REGULATIONS IMPOSED UPON AND RELATING TO THE UNITS, PROPERTY, CO-OWNERS, AND TENANTS OF WILLIAMS BEND TOWNHOMES, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME, CONTAINED IN THE SAID DECLARATION, THE PLAN FILED AS EXHIBIT "C" TO SAID DECLARATION APPEARING IN INSTRUMENT NO. 20021216-0154761, AND BY-LAWS APPENDED THERETO, ARE INCORPORATED IN THIS DEED BY REFERENCE AND MADE A PART HEREOF THE SAME AS THOUGH COPIED HEREIN.

The source of title is recorded at Instrument Number 20130926-0101017, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 3535 BELL RD UNIT 503, NASHVILLE, TN 37214.

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 24th day of April, 2015.

Rubin Lublin TN, PLLC

Printed Name: Lisa Caplan
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, Lisa Caplan, 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 24th day of April, 2015.

Notary Public

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

My commission expires:

January 20, 2018

STATE OF _____)
COUNTY OF _____)

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

WITNESS my hand this ___ day of _____, 20___.

Printed Name: _____
Title: Grantee/Agent

Sworn to and subscribed
before me this ___ day of _____, 20___.

Notary Public

My commission expires:

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or true value, whichever is greater for this transfer is
$ 85,300.00
, Affiant
Subscribed and sworn before me this the
6 Day of May, 2015.
Brandi Wells, Deputy Register