FILE NO.: LNC-15-00999

Davidson County	DEEDTRS
Recvd: 05/12/15 16:08	4 pgs
Fees:23.00 Taxes:177.97	
20150512-0043641	

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
LNC-15-00999

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
MICHAEL MAITLAND	MICHAEL MAITLAND	05905014700
1943 KIMBARK DRIVE NASHVILLE, TN 37215	1943 KIMBARK DRIVE NASHVILLE, TN 37215	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated October 15, 2011 and recorded November 7, 2011, at **Instrument Number 20111107-0086649**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **NETTIE M. GARVIN** ("Borrower") conveyed to MARC A. ROOSER, ESQ., OF KNOX COUNTY, TN , 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 15, 2011, (the "Note"), which obligation is presently held by **Embrace Home 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 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 MARC A. ROOSER, ESQ., OF KNOX COUNTY, TN , said appointment being set forth in **Instrument Number 20150317-0022882** 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 30, 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 newspaper on March 19, 2015, April 2, 2015, April 9, 2015, April 16, 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 30, 2015, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **MICHAEL MAITLAND** at the price of **Forty-Eight Thousand One Hundred One and 00/100 ($48,101.00)** 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 Forty-Eight Thousand One Hundred One and 00/100 ($48,101.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **MICHAEL MAITLAND** ("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:

A CERTAIN TRACT OR PARCEL OF LAND IN STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 189 ON THE PLAN ON BUENA VISTA ESTATES, SECTION 4, AS OF RECORD IN BOOK 4300, PAGE 81, REGISTER`S OFFICE FOR SAID COUNTY. SAID LOT NO. 189 FRONTS 78.41 FEET ON THE NORTHERLY BROKEN MARGIN OF THE CUL-DE-SAC OF BUENAVIEW COURT AND RUNS BACK BETWEEN LINES 125 FEET ON THE SOUTHWESTERLY SIDE AND 142.5 FEET ON THE NORTHEASTERLY SIDE TO A BROKEN LINE IN THE REAR MEASURING 105.1 FEET THEREON.

The source of title is recorded at Book 4618 Page 801, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 4132 BUENAVIEW CT, NASHVILLE, TN 37218.

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 1st day of May, 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 1st day of May, 2015.

Notary Public

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

My commission expires:

January 20, 2018

STATE OF Tenn)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $ 48,101.00.

WITNESS my hand this 12 day of May, 2015.

Printed Name:

Title: Grantee/Agent

Sworn to and subscribed
before me this 12 day of May, 2015.

Notary Public

JAMES C. SMITH NOTARY PUBLIC STATE OF TENNESSEE WILLIAMSON COUNTY

My commission expires: 2/25/19

CERTIFIED FOR REMOTE FILING:

I, Michael J. Mills, 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.

Michael J. Mills, attorney at law

State of Tennessee:
County of Williamson

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Michael J. Mills, 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 the named person, and that he/she executed the foregoing instrument for the purposes therein contained.

Notary Public James C. Smith
My Commission Expires: February 25, 2019

