FILE NO.: BAC-13-04845

BILL GARRETT, Davidson County
Trans:T20150087464 DEEDTRS
Recvd: 10/14/15 10:17 3 pgs
Fees:18.00 Taxes:407.97
20151014-0104409

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-13-04845

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
James Deatrick Jr. & Daryl Spicer	**James Deatrick Jr. & Daryl Spicer**	**15008003700**
1285 N Mount Juliet Rd Mount Juliet, TN 37122	**1285 N Mount Juliet Rd Mount Juliet, TN 37122**	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated March 31, 2010 and recorded April 15, 2010, at **Instrument Number 20100415-0028500**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **KAISAMORE E. OUTHAMONTY and MICHAEL V. OUTHAMONTY and SOMPHONE OUTHAMONTY** ("Borrower") conveyed to DAVID W. KIOUS, 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 March 31, 2010, (the "Note"), which obligation is presently held by **BANK OF AMERICA, N.A.**; 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 DAVID W. KIOUS, said appointment being set forth in **Instrument Number 20150312-0021131** 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 October 1, 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 September 3, 2015, September 10, 2015, September 17, 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 October 1, 2015, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **James Deatrick Jr. & Daryl Spicer** at the price of **One Hundred Ten Thousand Two Hundred Sixty-One and 00/100 ($110,261.00)** 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 One Hundred Ten Thousand Two Hundred Sixty-One and 00/100 ($110,261.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **James Deatrick Jr. & Daryl Spicer** ("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. 320 ON THE PLAN OF "THE COUNTRY", SECTION 7-B, AS OF RECORD IN BOOK 6250, PAGE 505, SAID REGISTER'S OFFICE. SAID LOT NO. 320 FRONTS A TOTAL OF 96.32 FEET ON THE NORTHERLY SIDE OF DAISY TRAIL AND RUNS BACK 109.53 FEET ON THE EASTERLY LINE AND 126.88 FEET ON THE WESTERLY LINE TO A LINE IN THE REAR WHICH MEASURE 76.00 FEET THEREON.

The source of title is recorded at Instrument Number 20100415-0028499, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 3528 DAISY TRAIL, 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.

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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 2nd day of October, 2015.

Rubin Lublin TN, PLLC

MB

Printed Name: Michael L. Baringer

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, Michael L. Baringer, 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 OCT 0 2 2015, 20___.

JZMarshallClarke

Notary Public

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

My commission expires:

1/20/18

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
$ 110,261
_____, Affiant
Subscribed and sworn before me this the
14 Day of October, 2015.
Brandi Wann, Deputy Register