FILE NO.: BAC-15-03043

BILL GARRETT, Davidson County
Trans:T20160009614 DEEDTRS
Recvd: 02/04/16 10:57 3 pgs
Fees:18.00 Taxes:81.40
20160204-0010874

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
BAC-15-03043

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
Staci L Bell and Anthony L Bell	**Staci L Bell and Anthony L Bell**	**01400006500**
1751 Wrencrest Drive Mount Juliet, TN 37122	**1751 Wrencrest Drive Mount Juliet, TN 37122**	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated August 24, 2005 and recorded September 2, 2005, at **Instrument Number 20050902-0105806**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **VICKI JEANNE SCHAFER** ("Borrower") conveyed to RUDY TITLE AND ESCROW LLC, 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 August 24, 2005, (the "Note"), which obligation is presently held by **The Bank of New York Mellon Trust Company, National Association FKA The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RP2** ; 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 RUDY TITLE AND ESCROW LLC, said appointment being set forth in **Instrument Number 20121012-0104896** 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 21, 2016, 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 24, 2015, December 31, 2015, January 7, 2016, 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 21, 2016, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **Staci L Bell and Anthony L Bell** at the price of **Twenty-Two Thousand One and 00/100 ($22,001.00)** 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 Twenty-Two Thousand One and 00/100 ($22,001.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **Staci L Bell and Anthony L Bell** ("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. 27 ON THE DIVISION OF BIDWELL PROPERTY IN THE 14TH CIVIL DISTRICT OF SAID COUNTY, DESCRIBED ACCORDING TO A MAP MADE BY HICKERSON ENGINEERS, DATED MAY 30, 1966, AS FOLLOWS:

SAID LOT FRONTS 149 FEET ON THE EAST SIDE OF DOUGLAS ROAD AND EXTENDS BACK 710 FEET ON THE NORTH LINE AND 572 FEET ON THE SOUTH LINE TO A DEAD LINE IN THE REAR MEASURES 200 FEET.

The source of title is recorded at Instrument Number 20050902-0105805, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 7158 DOUGLAS ROAD, JOELTON, TN 37080.

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 22 day of January, 2016.

Rubin Lublin TN, PLLC

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, Courtni Diggins, 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 22 day of January, 2016.

Courtni Diggins
Notary Public

My commission expires:

11.15.19

COURTNI DIGGINS NOTARY PUBLIC EXPIRES GEORGIA Nov. 15, 2019 DEKALB COUNTY

STATE OF Tennessee)
COUNTY OF Wilson)

The actual consideration or value, whichever is greater, for this transfer is $ 22,001.00.

WITNESS my hand this 4th day of February, 2016.

Staci L. Bell Anthony L. Bell

Printed Name: Staci L. Bell

Title: Grantee/Agent Anthony L. Bell

Sworn to and subscribed before me this 4th day of February, 2016.

Lisa C. Langford
Notary Public

My commission expires:

May 21, 2018

LISA C. LANGFORD STATE OF TENNESSEE NOTARY PUBLIC WILSON COUNTY