FILE NO.: NAT-10-12246

BILL GARRETT, Davidson County
Trans:T20160047376 DEEDTRS
Recvd: 06/06/16 10:54 5 pgs
Fees:28.00 Taxes:398.86
20160606-0056683

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
NAT-10-12246

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
DIANA S. FINLEY AND GERALD K. FINLEY	DIANA S. FINLEY AND GERALD K. FINLEY	02900014900
P O BOX 179 WHITES CREEK, TN 37189	P O BOX 179 WHITES CREEK, TN 37189	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated February 15, 2008 and recorded March 14, 2008, at **Instrument Number 20080314-0026051**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Ronald Ragan** ("Borrower") conveyed to PRLAP, Inc., 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 February 15, 2008, (the "Note"), which obligation is presently held by **Nationstar Mortgage LLC**; 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 PRLAP, Inc., said appointment being set forth in **Instrument Number 20110328-0023664** 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 May 26, 2016, at 10:00 AM at the Davidson County Historic Courthouse, located in Nashville, Tennessee, such advertisement appearing in said newspaper on April 28, 2016, May 5, 2016, May 12, 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 May 26, 2016, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **DIANA S. FINLEY AND GERALD K. FINLEY** at the price of **One Hundred Seven Thousand Eight Hundred and 00/100 ($107,800.00)** 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 Seven Thousand Eight Hundred and 00/100 ($107,800.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **DIANA S. FINLEY AND GERALD K. FINLEY** ("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 THE 14TH CIVIL DISTRICT OF DAVIDSON COUNTY. TENNESSEE, DESCRIBED ACCORDING TO A SURVEY MADE BY C.J. CAMEY, SURVEYOR, SEPTEMBER 30,1964, AS FOLLOWS:BEGINNING AT A POINT IN THE CENTER OF EATON`S CREEK ROAD AT THE NORTHWEST CORNER OF THE PROPERTY CONVEYED TO FRANK B. O`BARR AND WIFE BY DEED FROM AGNES A. RAGAN AND HUSBAND, OF RECORD IN BOOK 3807, PAGE 583, REGISTER`S OFFICE FOR SAID COUNTY; THENCE WITH SAID O`BARR`S NORTHERN BOUNDARY LINE, SOUTH 86 DEGREES EAST 308.9 FEET TO SAID O`BARR`S NORTHEAST CORNER; THENCE WITH SAID O`BARR`S EASTERN BOUNDARY LINE SOUTH 5 DEGREES EAST 264 FEET TO A PIN IN SCHNUPP`S NORTHERN BOUNDARY LINE; THENCE WITH SAID SCHNUPP`S NORTHERN BOUNDARY LINE, SOUTH 89 DEGREES EAST 742 FEET; THENCE NORTH 3 DEGREES 30 MINUTES EAST 462 FEET; THENCE NORTH 37 DEGREES WEST 229 FEET TO A POST; THENCE NORTH 3 DEGREES EAST 502 FEET: THENCE NORTH 87 DEGREES WEST 627 FEET TO A POINT IN THE CENTER OF SAID ROAD; THENCE WITH SAME, SOUTHWESTWARDLY 742 FEET TO THE BEGINNING CONTAINING 18.28 ACRES, MORE OR LESS. INCLUDED IN THE AFOREMENTIONED DESCRIPTION BUT EXCLUDED FOR THE PURPOSE OF THIS TRANSACTION IS THE PROPERTY CONVEYED TO ROBERT L. JARRETT AND WIFE. CALLIE ELIZABETH JARRETT. OF RECORD IN BOOK 3949, PAGE 187, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS:BEGINNING AT A POINT IN THE CENTER OF EATON`S CREEK ROAD AT THE NORTHWEST CORNER OF THE PROPERTY CONVEYED TO FRANK B. O`BARR AND WIFE, BY DEED FROM AGNES A. RAGAN AND HUSBAND, OF RECORD IN BOOK 3807, PAGE 583, REGISTER`S OFFICE FOR SAID COUNTY; THENCE WITH SAID O`BARR`S NORTHERN BOUNDARY LINE, SOUTH 86 DEGREES EAST 308.9 FEET TO SALD O`BARR`S NORTHEAST CORNER; THENCE WITH SAID O`BARR`S EASTERN BOUNDARY LINE, SOUTH 5 DEGREES EAST 264 FEET TO A PIN IN SCHNUPP`S NORTHERN BOUNDARY LINE; THENCE WITH SAID SCHNUPP`S NORTHERN BOUNDARY LINE, SOUTH 89 DEGREES EAST 742 FEET; THENCE NORTH 3 DEGREES 30 MINUTES EAST 462 FEET; THENCE NORTH 37 DEGREES WEST 229 FEET TO A POST; THENCE NORTH 3 DEGREES EAST 202 FEET; THENCE WESTERLY 742 FEET MORE OR LESS TO A POINT IN THE CENTER OF SAID ROAD, 300 FEET SOUTHERLY FROM THE NORTHWEST CORNER OF THE TRACT CONVEYED TO GRANTORS BY FRANCES ALTA GREEN, ET VIR; THENCE WLTH SAME SOUTHWESTERLY 442 FEET TO THE BEGINNING, CONTAINING 14.04 ACRES, MORE OR LESS.BEING THE SAME PARCEL CONVEYED TO RONALD RAGAN FROM SHIRLEY DAVIS BY VIRTUE OF A DEED DATED DECEMBER 22,1997 RECORDED DECEMBER 29,1997 IN DEEDBOOK 10736, PAGE 471 DOCUMENT NO. 0384240 IN DAVIDSON COUNTY, TENNESSEEAPN: 029-00-0-149-00WITH THE APPURTENANCES THERETO.

The source of title is recorded at Book 10736 Page 471, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 5765 Eatons Creek 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 ___ day of MAY 27 2016, 20___.

Rubin Lublin TN, PLLC

Printed Name: Victor Kang

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, Victor Kang, 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 MAY 27 2016, 20___.

Courtni Diggins
Notary Public

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

My commission expires:

Nov. 15, 2019

STATE OF Tennessee)
COUNTY OF Davidson)

The actual consideration or value, whichever is greater, for this transfer is $ 107,800.00.

WITNESS my hand this 6th day of June, 2016.

Diana S Finley

Printed Name: Diana S Finley

Title: Grantee/Agent

Sworn to and subscribed
before me this 6th day of June, 2016.

Charlotte E Herring
Notary Public

My commission expires:

CHARLOTTE E. HERRING STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires SEPT. 11, 2017

RUBIN LUBLIN TN, PLLC

Attorneys and Counselors at Law
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
TEL (877) 813-0992
FAX (404) 601-5846

June 1, 2016

VIA REGULAR MAIL

DIANA FINLEY
P O BOX 179
WHITES CREEK, TN 37189

Re:	**05/26/2016 Sale -Davidson County**
Case No.:	**NAT-10-12246-8**
Property Address:	**5765 Eatons Creek Road, Joelton, TN 37080**

Dear Sir/Madam:

Please find enclosed the original executed Successor Trustee's Deed with regards to your purchase of the above referenced property. The Affidavit of Value found on the last page of the deed will need to be filled out by the grantee or by an agent of the grantee in the presence of a Notary Public who will then notarize the deed. Please refer to T.C.A § 67-4-409 for more information. The deed should be recorded in the county land records where the property is located as soon as possible.

If you have any questions, or need further information, please call me.

Very truly yours,

Najur Bowser
Paralegal

Enclosures