This instrument prepared by:

Jerry A. Bridenbaugh
Mackie Wolf Zientz & Mann, P.C.
7100 Commerce Way, Suite 273
Brentwood, TN 37027
(615) 238-3630
MWZM No.: 14-002811-670

NO MORTGAGE
New Owner - Send Tax Bills:
Grantee's Address:
HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES
C/O PHH MORTGAGE CORPORATION
1MORTGAGE WAY, MAIL STOP SV-22
MT. LAUREL, NJ 08054

Tax ID: 077-00-0 057.00
Property Address: 8580 CUB CREEK ROAD, NASHVILLE, TN 37209

Karen Johnson Davidson County
Batch# 340220 DEEDTRS
01/08/2020 09:21:30 AM 4 pgs
Fees: $23.00 Taxes: $738.82
20200108-0002491

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on July 23, 2005, LENDERS FIRST CHOICE was named Trustee in a Deed of Trust of even date executed by JANET RENE ISBELL AND RICKY EDWARD ISBELL AND JANET ISBELL, conveying to him/her/it as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $168,300.00, principal, said Deed of Trust being recorded as Instrument No. 20060109-0002716 in the real property records of Davidson County Register's Office, Tennessee; and

The notice required by T.C.A. 35-5-101 et seq. having been met and whereas, MACKIE WOLF ZIENTZ & MANN, P.C. was appointed Substitute Trustee under said Deed of Trust by instrument of record **as Instrument No. 20161014-0109051** in the real property records of Davidson County Register's Office, Tennessee; MACKIE WOLF ZIENTZ & MANN, P.C., Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in it as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving notice by three (3) successive publications, namely: **11/28/2019, 12/05/2019, 12/12/2019** in a newspaper of general circulation in Davidson County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

PURSUANT to said advertisement on January 2, 2020 on or about 10:00AM local time, at the Front Entrance, The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, MACKIE WOLF ZIENTZ & MANN, P.C., individually or by and through its agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES**, submitted the highest and best bid, in the amount of $199,680.00, it being the best and highest bid.

NOW THEREFORE, in consideration of the premises, MACKIE WOLF ZIENTZ & MANN, P.C., Substitute Trustee, does hereby sell, transfer and convey to **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES**, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

LAND IN THE 8TH CIVIL DISTRICT, BEGINNING AT TWIN MAPLE TREES MARKING A POINT IN THE BOUNDARY BETWEEN THE PROPERTY OF HOWARD F. MOORE AND HAL KENNEDY; THENCE 33 FEET IN AN EASTERLY DIRECTION, TO A POINT IN THE CENTER LINE OF A DRIVE WHICH IS NORTH 53 DEGREES 20 MINUTES EAST 8.5 FEET FROM AN IRON PIPE, WHICH POINT IS A COMMON CORNER OF THE PROPERTY OF LOVELL C. LEE, HAL KENNEDY AND THE GRANTEES; THENCE SOUTH 52 DEGREES 19 MINUTES EAST 190.4 FEET TO A POINT IN THE CENTER LINE OF SUCH DRIVE; THENCE SOUTH 20 DEGREES 20 MINUTES EAST 283.1 FEET TO A NAIL IN THE CENTER LINE OF CUB CREEK ROAD; THENCE WITH THE CENTER LINE OF SUCH ROAD SOUTH 64 DEGREES 4 MINUTES WEST 100 FEET TO A NAIL; THENCE NORTH 22 DEGREES 28 MINUTES WEST 435.5 FEET TO THE POINT OF BEGINNING; CONTAINING ONE ACRE, MORE OR LESS, AS PER SURVEY OF BARRY GREER AND ASSOCIATES DATED JULY 23, 1979, EXCLUSIVE OF RIGHTS OF WAY AND EASEMENTS AS SHOWN ON SUCH SURVEY

AND AT BOOK 619, PAGE 163 AND BOOK 1011, PAGE 131, SAID REGISTER`S OFFICE.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 077-00-0 057.00; SOURCE OF TITLE IS DOCUMENT NO. 28236 (RECORDED 04/27/89).

THIS IS IMPROVED PROPERTY KNOWN AS 8580 CUB CREEK ROAD, NASHVILLE, TN 37209.

MACKIE WOLF ZIENTZ & MANN, P.C., Substitute Trustee, convey to **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES**, all the rights conveyed to it as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as it, as such Substitute Trustee, may lawfully make, all its actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in it under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at
MACKIE WOLF ZIENTZ & MANN, P.C.
COOL SPRINGS COMMONS, SUITE 273
7100 COMMERCE WAY
BRENTWOOD, TN 37027, on this 6th day of January, 2020.

Jerry A. Bridenbaugh, as agent for Substitute Trustee
MACKIE WOLF ZIENTZ & MANN, P.C.
COOL SPRINGS COMMONS, SUITE 273
7100 COMMERCE WAY
BRENTWOOD, TN 37027
PHONE: (615) 238-3630
EMAIL: INFO@MWZMLAW.COM

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Jerry A. Bridenbaugh, Attorney, as agent Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Brentwood, Tennessee on this 6th day of January, 2020.

STACI RAY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY MY COMMISSION EXPIRES MARCH 08, 2022

Notary Public: Staci Ray

My Commission Expires: March 8, 2022

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater for this transfer is $199,680.00.

Affiant

Subscribed and sworn to before me, this on this 6th day of January, 2020.

STACI RAY STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY MY COMMISSION EXPIRES MARCH 08, 2022

Notary Public: Staci Ray

My Commission Expires: March 8, 2022

RETURN TO:
MACKIE WOLF ZIENTZ & MANN, P.C.
7100 COMMERCE WAY, SUITE 273
BRENTWOOD, TN 37027

PREPARED BY:
Mackie Wolf Zientz & Mann, P.C.
7100 Commerce Way, Suite 273
Brentwood, TN 37027
(615) 238-3630
MWZM 14-002811-670-4

EXHIBIT 'A'

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF TENNESSEE §
COUNTY OF WILLIAMSON §

BEFORE ME, the undersigned authority, on this day personally appeared Jerry Bridenbaugh, who after being sworn, deposed and stated:

1. To the best of my knowledge and belief, the mortgagors holding an interest in the above described property were (1) not members of the Armed Forces of the United States of America and had not been members of any such entities for at least nine (9) months prior to the date of the foreclosure sale the subject hereof or (2) were members of the Armed Forces of the United States of America at the time the security instrument was executed.
2. As such, the foreclosure of this property will not be subject to the provisions of 50 U.S.C.S. §501, et seq. (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 6th day of January, 2020.

Jerry Bridenbaugh
Attorney at Law, Bar Number 033829
Mackie Wolf Zientz & Mann, P.C.

ACKNOWLEDGMENT

STATE OF TENNESSEE §
COUNTY OF WILLIAMSON §

On this 6th day of January, 2020, before me, Staci Ray, the undersigned officer, personally appeared Jerry Bridenbaugh of Mackie Wolf Zientz & Mann, P.C., known to me (or satisfactorily proven) to be the person whose name is subscribed as attorney-in-fact for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES CORP. HOME EQUITY LOAN TRUST, SERIES 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES, and acknowledged that he/she executed the same as the act of his/her principal for the consideration, uses, and purposes therein contained.

IN TESTIMONY WHERE OF, I hereunto set my hand and official seal.

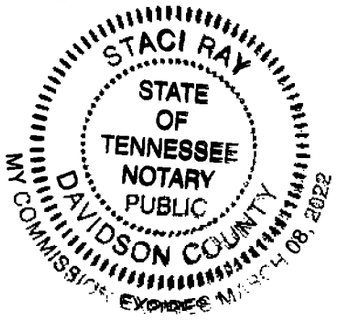
STACI RAY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
MY COMMISSION EXPIRES MARCH 08, 2022

Certificate of Authenticity

I, Jerry A. Bridenbaugh, 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.

State of Tennessee
County of Williamson

Personally appeared before me, Staci Ray, a notary public for this county and state, Jerry A. Bridenbaugh, who acknowledges that this certification of an electronic document is true and correct, and whose signature I have witnessed.



Notary's Signature

January 6, 2020
Date

MY COMMISSION EXPIRES: March 8, 2022
Notary's Seal (If on paper)