NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 14, 2008, executed by DONALD J. BAIR AND SARAH BAIR, conveying certain real property therein described to BENCHMARK TITLE, as Trustee, as same appears of record in the Register's Office of Macon County, Tennessee recorded November 17, 2008, in Deed Book TD450, Page 162-170; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to BANK OF AMERICA, N.A. who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Macon County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on May 29, 2014 at 11:00 AM at the Front Steps of the Macon County Courthouse, located in Lafayette, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Macon County, Tennessee, to wit:

LYING AND BEING IN THE FIRST CIVIL DISTRICT OF MACON COUNTY, TENNESSEE AND BEING LOT NO. 4-C OF THE GREEN HILLS ADDITION ANNEX TO THE CITY OF LAFAYETTE, AS OF RECORD IN DEED BOOK 58, PAGE 547, NOW PLAT CABINET 1, SLIDE 143-A, REGISTER'S OFFICE OF MACON COUNTY, TENNESSEE. SAID LOT 4-C FRONTS 130 FEET ON THE SOUTHERLY MARGIN OF SYLVIAN DRIVE AND RUNS BACK 307 FEET ON THE EASTERLY LINE AND 309 FEET ON THE WESTERLY LINE TO A DEAD LINE IN THE REAR MEASURING 130 FEET THEREON. BEING THE SAME PROPERTY CONVEYED TO DONALD J. BAIR AND WIFE, SARAH BAIR FROM CLIMONT OLDHAM AND WIFE, MARY ALICE OLDHAM BY WARRANTY DEED DATED NOVEMBER 14, 2008, RECORDED NOVEMBER 17TH, 2008, IN DEED BOOK 292, PAGE 283, REGISTER'S OFFICE OF MACON COUNTY, TENNESSEE. Parcel ID: 050H-C-003.00 PROPERTY ADDRESS: The street address of the property is believed to be 703 SYLVIAN DR, LAFAYETTE, TN 37083. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): DONALD J. BAIR AND SARAH BAIR OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED

WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 www.rubinlublin.com/property-listings.php Tel:

(877) 813-0992 Fax: (404) 601-5846

Ad #69440: 2014-04-29 2014-05-06, 2014-05-13