This Instrument Prepared by:

Leitner, Williams
Dooley & Napolitan, PLLC
2300 First American Center
Nashville, Tennessee 37238-2300

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 95,505.01 (Tax Exempt).

AFFIANT

Subscribed and sworn to before me, this the 31st day of December, 1996.

NOTARY PUBLIC

My commission expires: 3-21-98

ADDRESS NEW OWNER:
Secretary of Housing and
Urban Development
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803

SEND TAX BILLS TO
Same

MAP-PARCEL NO.
52N-A-5

97 JAN 15 AM 10:38
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

PICK-UP

IDENTIF. & REFERENC

0264220

SUCCESSOR TRUSTEE'S DEED

THIS INDENTURE, made and entered into on this the 2nd day of December, 1996, by and between Elizabeth M. Wilson, Successor Trustee, hereinafter referred to as the "FIRST PARTY," and Secretary of Housing and Urban Development, its successor and assigns, hereinafter referred to as the "SECOND PARTY,"

WITNESSETH:

WHEREAS, on the **15th day of January, 1986, Deborah Watts and Wanda Brewer, both unmarried,** executed a deed of trust to **D. Gene Merrill and Frederick E. Brooks,** Trustees, to secure the payment of a promissory note in the original principal amount of **$66,500.00** payable to the order of **Atlantic Coast Mortgage Company ("Lender")** (the "Note"), said Note being payable in monthly installments as set forth in said deed of trust, which is of record in **Book 6771, page 633,** Register's Office of **Davidson** County, and **TD Book 538, page 654,** Register's Office for Wilson County, Tennessee, (the "Deed of Trust"), to which reference is hereby made; and

WHEREAS, Lender assigned the Deed of Trust to Chemical Mortgage Company by assignment of record in **Book 6771, page 637** Register's Office of Davidson County and **TD Book 538, page 655,** Register's Office of Wilson County, Tennessee and to the Secretary of Housing and Urban Development ("HUD") by assignment of record in **Book 8224, page 125** Register's Office of Davidson County and **Book 593, page 65,** Register's Office of Wilson County, Tennessee; and

WHEREAS, the trustee named in the Deed of Trust was unable to act as Trustee under said Deed of Trust and Elizabeth M. Wilson was appointed Successor Trustee by the owner and holder of said Note, which appointment is of record in **Book 10266, page 630,** in the Register's Office for **Davidson** County and Book 680, page 104, Register's Office for Wilson County, Tennessee; and

WHEREAS, default was made in the payment of said Note and the holder thereof directed FIRST PARTY to advertise and sell said property in satisfaction of said indebtedness and the costs of foreclosure, in accordance with the terms and provisions of said Note and Deed of Trust; and,

WHEREAS, FIRST PARTY did advertise said property for sale in accordance with the terms and provisions of said Note and Deed of Trust, notices of the time and place of said sale being published in The Nashville Record and Lebanon Democrat on November 7, 14 and 21, 1996; and,

BOOK 10319 PG 954

LAW OFFICES

LEITNER, WILLIAMS, DOOLEY & NAPOLITAN, PLLC

FOUNDED 1882

2300 FIRST AMERICAN CENTER
NASHVILLE, TENNESSEE 37238-2300
(615) 255-7722
FAX (615) 780-2210

PLEASE REPLY TO
NASHVILLE OFFICE

THIRD FLOOR-PIONEER BUILDING
CHATTANOOGA, TENNESSEE 37402-2021
(423) 265-0214
FAX (423) 266-5490
FAX (423) 267-6625

1130 FIRST AMERICAN CENTER
KNOXVILLE, TENNESSEE 37902
(423) 523-0404
FAX (423) 673-0260

100 NORTH MAIN BLDG - SUITE 3001
MEMPHIS, TENNESSEE 38103
(901) 527-0214
FAX (901) 527-8224

November 5, 1996

HAND DELIVERED

Internal Revenue Service
Attention: Special Procedures Section
801 Broadway MDP 148
Nashville, TN 37202

Re: Notice of Non-judicial Foreclosure Sale
FHA Case No: Ruth Anne Terrell

Dear Sir or Madam:

This firm has been retained by the Secretary of Housing and Urban Development ("HUD"), to initiate foreclosure proceedings on certain real property located at **629 Rehea Drive, Old Hickory, TN**, which is subject to a Deed of Trust in favor of HUD of record in Book 6771, page 633, Register's Office for Davidson County, Tennessee and in TD Book 538, page 654, Register's Office for Wilson County, Tennessee.

This is to advise you that the property will be sold for cash to the highest bidder, at the front door of the Courthouse in Wilson County, Tennessee, at Ten Minutes after Twelve O'clock (**12:10 AM**) on December 2, 1996. There are two federal tax liens against this property, serial no. 629151742, lien i.d. no. 295-36-6681, of record in Book 8338, page 174 and Book 9647, page 494 Register's Office for Davidson County, Tennessee. Enclosed are copies of the tax lien(s) and the foreclosure notice as it appears in the Nashville Record and Lebanon Democrat. A copy of the first page of the Deed of Trust being foreclosed is also enclosed herewith in order to provide a legal description of the property being sold.

The approximate expenses of the sale will include principal in the amount of $65,158.11, plus delinquent interest in the approximate amount of $20,943.97, additional interest, late charges, others costs and legal fees of the indebtedness held by HUD.

Please acknowledge receipt of this notice and advise if any further information is required. If you have any questions, please feel free to contact me at (615) 255-7722

Very truly yours,

Elizabeth M. Wilson
For the Firm

EMW/

Received 11-5-96
J. McWilliams
IRS Walk-In Office

WILSON COUNTY, TENNESSEE
Received for recording the 6 day
of JAN, 1997 at 3:15 PM
Notebook 32 page 250
REC. FEE $ 16.00 REC#7156-002
STATE TAX $ ____ CONNIE McPEAK
REG. FEE $ ____ Deputy Register
RECORDED IN BK 449 PG 820
MARGIE TRICE, REGISTER OF DEEDS

WHEREAS, FIRST PARTY appeared at the time and place stated and caused the said property to be sold at the front door of the Courthouse in Wilson County, Tennessee, on December 2, 1996; and,

WHEREAS, SECOND PARTY, being the highest and best bidder thereof, became the purchaser of said property at and for the sum of Ninety Five Thousand Five Hundred Five & 01/100 Dollars ($95,505.01) paid or credited, the receipt thereof is hereby acknowledged.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES, FIRST PARTY has this day bargained and sold and does by these presents transfer and convey unto SECOND PARTY, its successors and assigns, the following described real property, situated in Davidson and Wilson County, Tennessee:

Land in the 1st Civil District of Wilson County, Tennessee, and in Davidson County, Tennessee, being Lot No. 55 on the plan of Oak Creek Subdivision, of record in Plat Book 10, page 31, Register's Office for Wilson County, Tennessee, and in Book 5200, page 96, Register's Office for Davidson County, Tennessee.

Said Lot No. 55 fronts 95 feet on the southeasterly margin of Rehnea Drive and extends back 230.34 feet on the northeasterly line and 197.92 feet on the southwesterly line to a dead line in the rear, measuring 100.38 feet thereon.

Being the same property conveyed to Ruth Anne Terrell by deed of record in Book 7973, page 722, Register's Office for Davidson County, Tennessee and in Book 417, page 111, Register's Office for Wilson County, Tennessee.

This property is known as **629 Rehnea Drive Old Hickory, Tennessee.**

TO HAVE AND TO HOLD the aforesaid real estate unto the said SECOND PARTY, its successors and assigns, forever, and in bar of equity of redemption, homestead, dower and all other exemptions of every kind.

This conveyance is subject to any and all taxes that may be a lien against said property including delinquent real property taxes, the recorded plat, condominium documents and restrictions, restrictive covenants, easements and matters of record or other matters which may be superior to the Deed of Trust. Said conveyance is also subject to the right of redemption of the Internal Revenue Service of the United States of America, pursuant to the provisions of 26 U.S.C. §7425, by virtue of federal tax liens of record in **Book 8338, page 174 and Book 9647, page 494,** Register's Office for Davidson County, Tennessee. Proper notice as required by 26 U.S.C. §7425 and/or by Tenn. Code Ann. §67-1-1433(b)(1) respectively has been timely given by certified mail, return receipt as provided for in 26 U.S.C. §7425 and/or Tenn. Code Ann. §67-1-1433(b)(1). Copies of the notice letters are attached hereto.

AND, Elizabeth M. Wilson, Successor Trustee, does further covenant and bind her successors and assigns to warrant and defend the title to said land only as to such title coming by, through or under her as trustee to the said SECOND PARTY, its successors and assigns, and not otherwise.

IN WITNESS WHEREOF, FIRST PARTY has hereunto set her signature, this the day and date above written.

Elizabeth M. Wilson
Successor Trustee

4870 01/15 0101 03CHECK 16.00

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public, in and for the State and County aforesaid, personally appeared Elizabeth M. Wilson, Successor Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon her oath acknowledged herself to be the person who executed this instrument for the purposes therein expressed. WITNESS my hand and seal this 31st day of December, 1996.

NOTARY PUBLIC

My commission expires: 3-21-98

NOTARY PUBLIC AT LARGE

F:\HARRIS.DED

BOOK 10319 PG 956

Internal Revenue Service

District
Director

Department of Treasury

P. O. Box 1107, MDP 148
Nashville, TN 37202

Person to Contact:
P. Jackson
Telephone Number:
(615) 736-2339
Refer Reply to:
[redacted]-6681
Date:
December 10, 1996

Elizabeth M. Wilson
2300 First American Center
Nashville, TN 37238-2300

Re: Notice of Nonjudicial Sale

Taxpayer: Ruth Anne Terrell
Property: 629 Rehneer Dr., Old Hickory, TN 37138-1813

Dear Ms. Wilson:

This is to acknowledge receipt of your correspondence dated 11-05-96, regarding the above named taxpayer. Your notice is considered adequate for a nonjudicial sale under the provisions of Section 7425(c) of the Internal Revenue Code of 1986.

If the property is sold for more than the total due on the foreclosing instrument, any excess proceeds are subject to the lien(s) of the Internal Revenue Service. Send excess proceeds to the address shown in the heading of this letter.

The Internal Revenue Service reserves its right to redeem real property. If you desire to submit an application for release of our right of redemption, you may request a copy of Publication 487 from your local office or this office. A payment may be required to secure a release.

We are enclosing a blank "Report Of Sale". Within fifteen (15) days from the day of sale, please complete the report and return it to us. If the sale is cancelled, please provide a brief explanation as to the reason.

Thank you for your cooperation.

Sincerely,

Pat Bisson
Chief, Advisory Section

Enclosure