THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

Tennessee FHA

Name: George W. Holder Iii,
S&K#: 97-1882
FHA #: 483-2398431-729
Loan#: 15049337

SUBSTITUTE TRUSTEE'S DEED

BOOK 11333 PAGE 502

WHEREAS, by Deed of Trust dated October 22, 1996, recorded in Book 10234, Page 700, Register's Office of DAVIDSON County, Tennessee, Ray C. Agner, married and Tselane E. Anderson, unmarried conveyed to Gary B. Fisher, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Book 10766, Page 493, in the Register's Office of DAVIDSON County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on January 27, 1999 at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 am; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Homeside Lending, Inc., whose address is 7022 A.C. Skinner Parkway Suite 200, Jacksonville, FL, 32256, at and for the sum of $91,930.79, that being the highest and best bid offered; and,

WHEREAS, the said Homeside Lending, Inc. has assigned its interests in the said property to Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Homeside Lending, Inc., the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Joe M. Kirsch, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in HERMITAGE, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot No.929 on the Plan of Hermitage Hills Subdivision Section 8 of record in Plat Book 3600, Page 24, Register's Office for said County, to which reference is hereby made for a more complete description.

This legal description is identical with that in Deed recorded in Book 10234, Page 700, Register's Office of DAVIDSON County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record in Book 10234, Page 700, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 10677, page 20, Register's Office for DAVIDSON County, Tennessee.

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Subject to any unpaid taxes, subdivision restrictions, building lines, easements and any other matter of record.

This conveyance is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (1). Attached hereto is a copy of said notice and letter of compliance.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (1). Attached hereto is a copy of said notice.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Secretary of Housing and Urban Development, Washington, D.C., his successors and assigns, in fee simple forever, to whom the said Joe M. Kirsch, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Joe M. Kirsch, Substitute Trustee, has hereunto set his hand and seal on the date written below.

Joe M. Kirsch, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 4 day of February 1999, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Joe M. Kirsch, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at Office the day and year above written.

ELIZABETH I. ADKINS NOTARY PUBLIC AT LARGE SHELBY CO., TN My Comm. Exp. 9-18-2002

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 175 Bonnafield Drive, ,HERMITAGE, TN, 37076

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
Cumberland Bend Office Center
251 Cumberland Bend Drive
Suite 200
Nashville, TN 37228-1803

ATTENTION: Single Family Property Disposition Branch

S & K File #97-1882
Map & Parcel - 75 5 63

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P.O. BOX 241155
MEMPHIS, TN 38124-1155

LAW OFFICE OF SHAPIRO & KIRSCH, L. L. P.
P.O. BOX 241155
MEMPHIS, TENNESSEE 38124-1155
(901) 767-5566

December 22, 1998

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 525 763 159

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 175 Bonnafield Drive
Property Owner(s): Holder Iii, George W.,
S & K #97-1882

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for HOMESIDE LENDING, INC., I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by homesdie Lending, Inc..

The legal description of the property is:

Your Notice of Tax Lien was filed: Book 8742, Page 757

County: DAVIDSON
Date: September 30, 1992

and has Account Number: 1-415048041-001-1

The foreclosure will be held for cash:

Place: DAVIDSON County Courthouse
Date: January 27, 1999
Time: 10:00 a.m.

The approximate amount of the principal obligation including interest is $91315.82.

The approximate expenses will be:

Advertisement	$450.00
Attorney fee	$500.00

Recording $ 50.00

Please advise immediately of any problems or objections. Also, please reference our file number on any correspondence returned to our office.

Sincerely,

Joe M. Kirsch

Encl.
cc: HOMESIDE LENDING, INC.

Z 525 763 159

US Postal Service

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

Postage	$
Certified Fee	1.35
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	1.10
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	$ 3.23
Postmark or Date	97-1882 12-7-95

PS Form 3800, April 1995

SENDER:
- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

ted on the reverse side?

3. Article Addressed to:
State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

4a. Article Number Z 525 763 159
4b. Service Type
☐ Registered ☒ Certified
☐ Express Mail ☐ Insured
☐ Return Receipt for Merchandise ☐ COD
7. Date of Delivery DEC 11 1995
8. Addressee's Address (Only if requested and fee is paid)

I also wish to receive the following services (for an extra fee):
1. ☐ Addressee's Address
2. ☐ Restricted Delivery
Consult postmaster for fee.

Is your RETUR

5. Received By: (Print Name)
6. Signature: (Addressee or Agent)
X
PS Form 3811, December 1994 1990

Domestic Return Receipt

Thank you for using Return Receipt Service.

LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
P. O. BOX 241155
MEMPHIS, TENNESSEE 38124-1155
(901) 767-5566

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December 22, 1998

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Z 525 763 157

District Director
Internal Revenue Service
P.O. Box 1107
Nashville, TN 37202

Attention: Chief, Special Procedures Staff

Dear Sir:

The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from to , Trustee, dated 0, 0, recorded in the Register's Office of DAVIDSON County, Tennessee, in Book , Page , has been requested by the noteholder, homesdie Lending, Inc., to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Book 10647, Page 594 & Book 10567, Page 332, in the Register's Office of DAVIDSON County, Tennessee.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on January 27, 1999 **@ 10:00 a.m.**, Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said deed of trust and description of the other expenses which may be charged against the sale

proceeds are as follows:

Unpaid principal balance	$ 82711.82
Interest	$ 7200.00
Late charges	$ 286.80
Attorney fees	$ 500.00
Advertisement	$ 450.00
Recording charges	$ 24.00
State tax	$ 300.87
TOTAL	$ 91473.49

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH

Joe M. Kirsch

Enclosures
cc: HOMESIDE LENDING, INC.

irs2.ltr
S & K #97-1882

Is your RETURN

d on the reverse side?

SENDER:
- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and 4b.
- Print your name and address on the reverse of this form so that we can return this card to you.
- Attach this form to the front of the mailpiece, or on the back if space does not permit.
- Write "Return Receipt Requested" on the mailpiece below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

3. Article Addressed to:

Internal Revenue Service
P.O. Box 1107
Nashville, TN 37202

4a. Article Number Z 525 763 157

4b. Service Type
☐ Registered ☒ Certified
☐ Express Mail ☐ Insured
☐ Return Receipt for Merchandise ☐ COD

7. Date of Delivery 4-4-95

8. Addressee's Address (Only if requested and fee is paid)

5. Received By: (Print Name)

6. Signature: (Addressee or Agent)

I also wish to receive the following services (for an extra fee):
1. ☐ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

PS Form 3811, December 1994

Domestic Return Receipt

Thank you for using Return Receipt Service.

Z 525 763 157

US Postal Service
Receipt for Certified Mail

IRS

Internal Revenue Service
P.O. Box 1107
Nashville, TN 37202

Postage	$
Certified Fee	1.35
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	1.10
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	$ 3.23
Postmark or Date	97-1582 1/27/95

PS Form 3800, April 1995

Internal Revenue Service

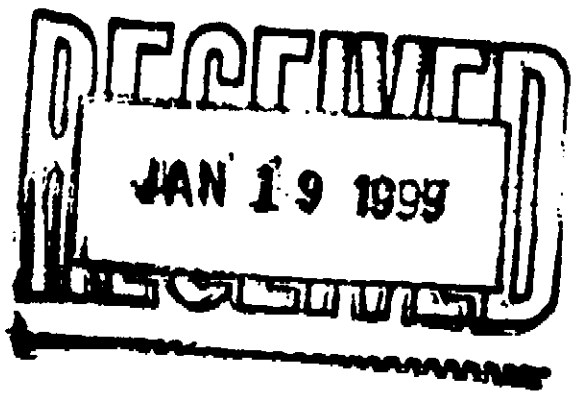
District
Director

Department of the Treasury

801 Broadway, MDP 53
Nashville, TN 37203

Shapiro & Kirsch, L.L.P.
P.O. Box 241155
Memphis, TN 38124

Person to Contact:
P. Jackson
Telephone Number:
(615) 736-2339
Refer Reply to:
[redacted]-1328
Date:
January 14, 1999



BOOK 11333 PAGE 509

RE: Notice of Nonjudicial Sale

Taxpayer : George W. Holder
Property 175 Bonnafield Drive, Hermitage, TN 37076

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated December 22, 1998 regarding the above named taxpayer. Your notice is considered adequate for a nonjudicial sale under the provisions 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, by calling 1-800-TAX-FORM. 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 canceled, please provide a brief explanation as to the reason.

Thank you for your cooperation.

Sincerely,

Gary A. Eaton
Chief, Advisory Section

Enclosure

Sale Set 1-27-99
97-1883

0546998

IDENTIFICATION REFERENCE

99FEB-9 AM 9:58

REGISTER
WILLIAMSON COUNTY, TN.

3.00 02/09 0101 02CHECK TOTAL 34.00