THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

FILE NO.: 354.997848TN\mdb
LOAN NO.: 0008052060\FHA

Instr:200006300065006 Page: 1 OF 8
REC'D FOR REC 06/30/2000 9:11:27AM
RECORD FEE: $34.00
M. TAX: $0.00 T. TAX: $0.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 30, 1988, and recorded in the Register's Office of Davidson County, Tennessee, at Book 7670, Page 1, ("Deed of Trust"), Doris Graham conveyed to James E. Holland and Oliver W. Alphine, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Aurora Loan Services, Inc.; and

WHEREAS, **Aurora Loan Services, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument Number 200002220017260**, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on January 27, February 3, and February 10, 2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 2, 2000, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, Esq., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Aurora Loan Services, Inc.**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 42,737.62; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Secretary of Housing and Urban Development, Washington, D.C., his/her successors and assigns; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Aurora Loan Services, Inc. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto the said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennesse, being Lot No. 8 on the Plan of R.D. Goodlett and Otter's Re-Subdivision of Lots Nos. 33 to 40 inclusive in Dr. V. S. Lindsley's Addition, as of record in Book 57, Page 96, Register's Office for said County.

The last recorded Warranty Deed was filed of record at Book 7669, Page 997, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Secretary of Housing and Urban Development**, Washington, D.C., his successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 2nd day of March, 2000.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 2nd day of March, 2000, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

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

Notary Public

My Commission Expires: 4-12-03

TRACY L. SHARP NOTARY PUBLIC AT LARGE MY COMM. EXP. 4-12-2003 TN SHELBY CO.

NO TAX - GOVERNMENTAL AGENCY

****

MSP No.: 354.997848TN (Graham)
Lender Loan No.: 0008052060
Property Address: 705 North 2nd Street, Nashville, TN 37207
Tax Parcel ID No.: 82-07; 234.00

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Property Disposition Branch
200 Jefferson Avenue, Suite 1200
Memphis, TN 38103-2335

MORRIS, SCHNEIDER & PRIOR, L.L.C.

ATTORNEYS AND COUNSELORS AT LAW
3300 N.E. EXPRESSWAY
ATLANTA, GA 30341
(770) 234-9181
FAX (770) 234-9192

January 22, 2000

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail

District Director
Internal Revenue Service
P.O. Box 1107
Nashville, TN 37203
ATTN: Patrick Bisson, Chief, Special Procedures Staff, MDP-148

Re: **Notice of Federal Tax Lien**
MSP File Number: **354.997848TN**
Lender Loan No.: **0008052060**
Name Per Client: **Doris Graham**
Property Address: **705 North 2nd Street**
Nashville, TN 37207

Dear Sir or Madam:

I am writing to advise you in accordance with 26 U.S.C. 7425 that Aurora Loan Services, Inc. has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on February 24, 2000. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that one federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific federal tax lien(s) found; said lien(s) were recorded in Instrument No. .

We are not certain that the parties named in the federal tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Doris Graham [redacted]8793). A copy(ies) of the deed(s) conveying the subject property into said individual(s) is/are also enclosed.

The unpaid principal balance of the loan against the above-referenced property is approximately $ 37,276.73. Interest through the sale date is approximately $2,489.16. Costs and attorneys' fees associated with the sale should be approximately $1,500.00.

EXHIBIT "A"

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions about this matter, please do not hesitate to contact this office.

Sincerely,
MORRIS, SCHNEIDER & PRIOR, L.L.C.

Margaret D. Baugh
Margaret D. Baugh
Foreclosure Paralegal

Enclosures
cc: Aurora Loan Services, Inc.

Graham 354.997848TN-MDB 2-24-00

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.

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

Consult postmaster for fee.

3. Article Addressed to:
Department of Treasury
Patricia Jackson
801 Broadway, Stop 53
Nashville, TN 37203
MDP-31 Room 285

4a. Article Number
Z 303 977 015

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

7. Date of Delivery
1-28-2000

5. Received By: *(Print Name)*

6. Signature *(Addressee or Agent)*
X

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

Is your RETURN ADDRESS completed on the reverse side?

Thank you for using Return Receipt Service.

PS Form **3811**, December 1994 102595-98-B-0229 Domestic Return Receipt

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on September 30, 1988, by Doris Graham to James E. Holland and Oliver W. Alphine, Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under 7670, Page 1, ("Deed of Trust"); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Aurora Loan Services, Inc.; and

WHEREAS, Aurora Loan Services, Inc., the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, Clifton E. Darnell, as Substitute Trustee by instrument filed for record in the Register's Office of Davidson County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, Clifton E. Darnell, Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on **Thursday, February 24, 2000**, commencing at **12:00 PM** at the Main South entrance of the Davidson County Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennesse, being Lot No. 8 on the Plan of R.D. Goodlett and Otter's Re-Subdivision of Lots Nos. 33 to 40 inclusive in Dr. V. S. Lindsley's Addition, as of record in Book 57, Page 96, Register's Office for said County.

PROPERTY ADDRESS: 705 North 2nd Street, Nashville, TN 37207

CURRENT OWNER(S): Doris Graham

The sale of the above-described property shall be subject to all matters shown on any recorded plan; 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 any matter that an accurate survey of the premises might disclose.

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 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.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Clifton E. Darnell, Substitute Trustee
c/o Margaret D. Baugh
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway
Atlanta, GA 30341
(770) 234-9181 (ext. 160)
MSP File No.: 354.997848TN
Insertion Dates: January 27, February 3, and February 10, 2000

State of Tennessee
88-413

Deed of Trust

483-1487020

This Indenture, Made and entered into this 30th day of September 19 88
by and between Doris Graham, unmarried
part of the first part, James E. Holland and Oliver W. Alphine
Trustee(s), party of the second part, and BancPLUS Mortgage Corp.
a corporation, organized and existing under the laws of the State of Texas
having its principal office and post office address at 9601 McAllister Freeway, San Antonio, TX 78216
party of the third part

BOOK 7670 PAGE 1

Witnesseth, that the party of the first part, the consideration of the debt and trust herein mentioned and created, and the sum of One Dollar ($1.00) to him in hand paid, the receipt of which is hereby acknowledged, does by these presents grant, transfer, and convey unto the party of the second part, his successors or trustee, and assigns, forever, the following described land situated in * County of Davidson, and State of Tennessee, to-wit: 1710 The City Nashville, TN 37207

Land in Davidson County, Tennessee, being Lot No. 8 on the Plan of R.D. Goodlett and Otter's Re-subdivision of Lots Nos. 33 to 40 inclusive in Dr. V. S. Lindsley's Addition, as of record in Book 57, page 96, Register's Office for said County.

Said Lot No. 8 fronts 40 feet on the easterly side of North Second, formerly Harris Street, and runs back between parallel lines 174 feet to an alley.

Being the same property conveyed to grantor of even date and being recorded simultaneously herewith.

THE MAXIMUM PRINCIPAL INDEBTEDNESS FOR TENNESSEE TAX PURPOSES IS $41,600.00

88 OCT 28 PM 4:41 75353

To Have And To Hold the same to the party of the second part, his successors or trustee, and assigns, forever.
And the party of the first part covenants with the party of the second part, his successors or trustee, and assigns, that he is lawfully seized in fee of and possessed of the premises; that the same are free and clear of all liens, taxes and encumbrances; that he has good right, full power and lawful authority to convey the same; and that he will warrant and forever defend the title thereto against the lawful claims of any and all persons whomsoever.

This conveyance is made in trust, however, to secure the payment of the principal sum of FORTY ONE THOUSAND SIX HUNDRED AND 00/100---------- Dollars ($ 41,600.00), evidenced by a promissory note of even date herewith, executed by party of the first part to the order of BancPLUS Mortgage Corp., with interest from date of the rate set forth in said note on the unpaid balance until paid. The aforesaid principal and interest shall be payable at the office of BancPLUS Mortgage Corp., 9601 McAllister Freeway
San Antonio, TX 78216
or such other place as the holder of the note may designate in writing, in monthly installments of THREE HUNDRED EIGHTY AND 54/100---------- Dollars ($ 380.54), commencing on the first day of November 19 88, and on the first day of each month thereafter until the principal and interest are fully paid, except that if not sooner paid, the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of October 19 18

LOAN #: 10439052

This form is used in connection with mortgages insured under the one to four family programs of the National Housing Act which require a One Time Mortgage Insurance Premium pursuant to various sections and regulations for those programs.

Process Editors Are Original

Page 1 of 2

Form 3179 6/88 (Tennessee)
(Revised 10/88)

0510891

Form 668 (Y) (c)
(Rev. October 1992)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

For Optional Use by Recording Office

98 NOV 10 AM 10:17

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

BOOK 11198 PAGE 484

District
NASHVILLE, TENNESSEE

Serial Number
629042326

As provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer DORIS F GRAHAM

Residence 1000 WEST END AVE #505
NASHVILLE, TN 37203

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ended (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
[illegible]	[illegible]	[redacted]-1263	02/05/1990	03/06/2000	3571.50
[illegible]	[illegible]	-1263	02/05/1990	03/06/2000	15194.88
[illegible]	[illegible]	-1263	02/03/1992	03/05/2002	2798.12
[illegible]	[illegible]	-1261	01/06/1992	02/05/2002	11662.63
[illegible]	[illegible]	-1261	08/21/1995	09/20/2005	2729.57
[illegible]	[illegible]	-1261	12/12/1994	01/11/2005	301.97
[illegible]	[illegible]	-1263	08/12/1996	09/11/2006	4758.26
[illegible]	[illegible]	-1261	10/21/1996	11/20/2006	1542.49
[illegible]	[illegible]	-1263	05/25/1998	06/24/2008	614.34

Place of Filing

Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 43173.76

This notice was prepared and signed at Nashville, TN, on this, the 9th day of November, 1998.

Signature

Title Revenue Officer 62-01-1222
(901) 544-3531

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-466, 1971-2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668 (Y) (c) (Rev. 10/93)

2/25/00

Internal Revenue Service

District
Director

Department of Treasury

P. O. Box 1107, MDP 53
Nashville, TN

Person to Contact:
P. Jackson
Badge No. 62-09322
Telephone Number:
(615) 250-5749
Date:
February 2, 2000
RE: Doris Graham
[redacted]-1263

Morris, Schneider & Prior, LLC
3300 NE Expressway
Atlanta, GA 30341

We are returning your notice of nonjudicial sale because it is inadequate. This letter is a **NOTICE OF INADEQUACY**, which we are required to send you. We have shown the information needed in the boxes checked below.

☐ The name and address of the person submitting the notice of sale.

☑ A copy of each Federal tax lien affecting the property to be sold, or
   a. The location of the IRS District office that issued the lien,
   b. The name and address of the taxpayer, and
   c. The date and place the lien was filed.

☐ A detailed description of the property to be sold including the location of the property (if real property, include the street address, city, state, the legal description contained in the title or deed to the property and, if available, a copy of the abstract of title).

☐ The date, place, time, and terms of the proposed sale.

☐ The approximate amount of the principal obligation, including interest due the person selling the property and a description of other expenses that may be charged against the sale proceeds.

☐ Notice of sale not given 25 days before the sale.

Please resubmit your notice with the copy of this letter attached within sufficient time so that we receive it at least 25 days before the sale. An envelope is enclosed for your convenience.

In case we find it necessary to contact you for further information, when you respond please include your telephone number and area code where we can reach you between 8 a.m. and 4:30 p.m.

If you have any questions, please contact the person whose name and telephone number are shown in the heading of this letter.

Sincerely yours,

P Jackson
FOR District Director

Enclosures:
Notice of nonjudicial sale
Copy of this letter
~~Envelope~~

SS# numbers did not match, had the atty. to check a 2nd + no FIL's found.

Letter 1840(DO) (Rev. 7-84)

EXHIBIT "B"