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

Instr:200007240072715 Page: 1 OF 11
REC'D FOR REC 07/24/2000 11:08:48AM
RECORD FEE: $46.00
M. TAX: $0.00 T. TAX: $0.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 16, 1988, and recorded in the Register's Office of Davidson County, Tennessee, at Book 7547, Page 179, ("Deed of Trust"), as re-recorded at Book 7883, Page 358, aforesaid records, and David W. Henson, L. Kaye Henson, James Thomas Poteete and Bettie Jo Poteete conveyed to D. Gene Merrill and Frederick E. Brooks, 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 **Book 10949, Page 277**, 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 February 17, February 24, and March 2, 2000, in THE NASHVILLE RECORD, by which advertisement the sale was held on March 16, 2000, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, Federal Tax Lien(s) have been filed against the subject property in the Register's Office of Davidson County, Tennessee, at Book 9729, Page 938; Book 10012, Page 549; Book 9420, Page 52. Notice of the sale was given to the United States pursuant to 26 U.S.C. 7425(b) and a copy is attached hereto as Exhibit "A". The response of the United States is attached hereto as Exhibit "B". The property is subject to the right of the United States to redeem pursuant to 26 U.S.C. 7425(d)(1).

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 $ 101,787.08; 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:
BEING Lot No. 183 on the Plan of Huntington Park, Section 2, of record in Plat Book 4175, page 108 Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

The last recorded Warranty Deed was filed of record at Book 7547, Page 176, 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 16th day of March, 2000.

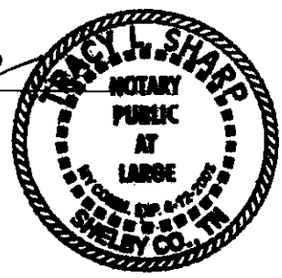
Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 16th 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:_____

NO TAX - GOVERNMENTAL AGENCY

****

MSP No.: 354.977345TN (Henson)
Lender Loan No.: 5056338
Property Address: 653 Tobylynn Drive, Nashville, TN 37211
Tax Parcel ID No.: 161-06; 197.00

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803

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

COPY

February 9, 2000

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail

Department of Treasury
Patricia Jackson
801 Broadway, Stop 53
Nashville, TN 37203
MDP-31 Room 285

Re: **Notice of Federal Tax Lien**
MSP File Number: **354.977345TN**
Lender Loan No.: **5056338**
Name Per Client: **David W. Henson, L. Kaye Henson and James Thomas Poteete**
Property Address: **653 Tobylynn Drive**
Nashville, TN 37211

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 March 16, 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 three 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 Book 9729, Page 938; Book 10012, Page 549; Book 9420, Page 52.

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: David Henson [redacted]-0289. 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 $ 75,125.01. Interest through the sale date is approximately 22,044.83. 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
Foreclosure Paralegal

Enclosures
cc: Aurora Loan Services, Inc.

Z 303 977 012

US Postal Service
Receipt for Certified Mail
No Insurance Coverage Provided.
Do not use for International Mail *(See reverse)*

Sent to Dept..of Treasury	
Street & Number P. Jackson 801 Broadway, Sp 53	
Post Office, State, & ZIP Code Nashville, TN 37203	
Postage	$ 3.20
Certified Fee	
Special Delivery Fee	
Restricted Delivery Fee	
Return Receipt Showing to Whom & Date Delivered	
Return Receipt Showing to Whom, Date, & Addressee's Address	
TOTAL Postage & Fees	$ 3.20
Postmark or Date	

PS Form 3800, April 1995

SUBSTITUTE TRUSTEE'S SALI

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 May 16, 1988, by David W. Henson, L. Kaye Henson, James Thomas Poteete and Bettie Jo Poteete to D. Gene Merrill and Frederick E. Brooks, Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under Book 7547, Page 179, as re-recorded in Book 7883, Page 358, aforesaid records, and ("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, March 16, 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:

BEING Lot No. 183 on the Plan of Huntington Park, Section 2, of record in Plat Book 4175, page 108 Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

PROPERTY ADDRESS: 653 Tobylynn Drive, Nashville, TN 37211

CURRENT OWNER(S): David W. Henson, L. Kaye Henson, James Thomas Poteete

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.

This sale is also subject to the right of redemption by the **INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY,** pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Book 9729, Page 938; Book 10012, Page 549; Book 9420, Page 52. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

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.: 354.977345TN
Insertion Dates: February 17, February 24, and March 2, 2000

BOOK 7547 PAGE 179

State of Tennessee

Deed of Trust

FHA Case No. 483-1451597-703B

This Indenture, Made and entered into this 13th day of May, 19 86 by and between David W. Henson and wife, L. Kaye Henson and James Thomas Poteete, married party of the first part, and wife, Bettie Jo Poteete D. Gene Merrill and Frederick E. Brooks Trustee(s), party of the second part, and Atlantic Coast Mortgage Company, its successors and/or assigns a corporation, organized and existing under the laws of the State of Virginia having its principal office and post-office address at 3975 University Drive, Fairfax, Virginia 22030 party of the third part,

Witnesseth, That the party of the first part, in consideration of the debt and trust hereinafter 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, sell, transfer, and convey unto the party of the second part, his successors in trust, and assigns, forever, the following-described land situated in County of Davidson, and State of Tennessee, to wit:

BEING Lot No. 183 on the Plan of Huntington Park, Section 2, of record in Plat Book 4175, page 108 Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed by deed of even date and being recorded simultaneously herewith.

Total Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $80,750.00.

3 1 65 IDENTIFICATION REFERENCE

May 18 12 08 PM '86 LOIS E. WILSON REGISTER DAVIDSON COUNTY TN

8280 05/18 0101 03CHECK 02.00

To Have And To Hold the same to the party of the second part, his successors in trust, and assigns, forever.

And the party of the first part covenants with the party of the second part, his successors in trust, and assigns, that he is lawfully seized in fee of said premises, that the same are free and clear of all taxes, liens, and encumbrances whatsoever, 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 EIGHTY THOUSAND SEVEN HUNDRED FIFTY AND 00/100---------- Dollars ($ 80,750.00), evidenced by a promissory note of even date herewith, executed by party of the first part to party of the third part, with interest from date at the rate set forth in said note on the unpaid balance until paid. The said principal and interest shall be payable at the office of Atlantic Coast Mortgage Company, 3975 University Drive in Fairfax, Virginia 22030, or at such other place as the holder of the note may designate in writing to monthly installments of Dollars ($ 708.64 SEVEN HUNDRED EIGHT AND 64/100----------), commencing on the first day of July, 19 86 and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of June, 20 18.

This form is used in connection with mortgages insured under the one- to four- family programs of the National Housing Act which requires a One-Time Mortgage Insurance Premium payment including sections 203 (b), (i) and (n) in accordance with the regulations for those programs

Previous Editions Are Obsolete

HUD-92170M-1 (11-83 Edition) 24 CFR 203.17(a)

BOOK 7547 PAGE 179

Box 22

State of Tennessee

Deed of Trust

FHA Case No. 483-1451597-7038

This Indenture, Made and entered into this 13th day of May, 19 88, by and between David W. Henson and wife, L. Kaye Henson and James Thomas Poteete and wife, Bettie Jo Poteete, married, party of the first part, D. Cane Merrill and Frederick E. Brooks, Trustee(s), party of the second part, and Atlantic Coast Mortgage Company, its successors and/or assigns, a corporation, organized and existing under the laws of the State of Virginia, having its principal office and post office address at 3975 University Drive, Fairfax, Virginia 22030, party of the third part,

RE-RECORD BOOK 7883 PAGE 358

Witnesseth, That the party of the first part, in consideration of the debt and trust hereinafter 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, sell, transfer, and convey unto the party of the second part, his successors in trust, and assigns, forever, the following-described land situated in Nashville County of Davidson, and State of Tennessee, to wit:

BEING Lot No. 183 on the Plan of Huntington Park, Section 2, of record in Plat Book 6175, page 108 Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed by deed of even date and being recorded simultaneously herewith.

Total Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $80,750.00.

TENNESSEE REAL ESTATE TRANSFER REFERENCE
MAY 18 12 09 PM '88
DAVIDSON COUNTY, TN

8280 05/18 0101 03CHECK 94.20

To Have And To Hold the same to the party of the second part, his successors in trust, and assigns, forever.

And the party of the first part covenants with the party of the second part, his successors in trust, and assigns, that he is lawfully seized in fee of said premises, that the same are free and clear of all taxes, liens, and encumbrances whatsoever, 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 EIGHTY THOUSAND SEVEN HUNDRED FIFTY AND 00/100---------- Dollars ($ 80,750.00), evidenced by a promissory note of even date herewith, executed by party of the first part to party of the third part, with interest from date at the rate set forth in said note on the unpaid balance until paid. The said principal and interest shall be payable at the office of Atlantic Coast Mortgage Company, 3975 University Drive in Fairfax, Virginia 22030, or at such other place as the holder of the note may designate in writing in monthly installments of Dollars ($ 708.68), commencing on the first day of SEVEN HUNDRED EIGHT AND 68/100---------- July, 19 88 and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of June, 20 18.

This form is used in connection with mortgages insured under the one- to four- family programs of the National Housing Act which requires a One-Time Mortgage Insurance Premium payment including sections 203 (b), (i) and (n) in accordance with the regulations for those programs.

Previous Editions Are Obsolete

HUD-92178M-1 (11-83 Edition)
24 CFR 203.17(a)

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

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

District | Serial Number | For Optional Use by Recording Office

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.

BOOK 9729 PG 938

Name of Taxpayer DAVID & LYNDA KAYE HENSON

Residence 653 TOPSIDE DR
NASHVILLE, TN 37211-5933

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)
1040	12 31 89	[illegible]	03 11 94	[illegible]	21,825.91
1040	12 31 92	[illegible]	03 21 94	[illegible]	12,940.56
1040	12 31 94	[illegible]	05 29 95	[illegible]	856.17

0078700
95 JUL 13 AM 10:26
REGISTER
DAVIDSON CO. TN

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37219

Total $ 39,623.94

This notice was prepared and signed at Nashville, TN, this

the 06th day of July, 19 95

Signature
for Doug Box

Title

(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. 10-92)

0170302

Form 668 (Y) (Rev. October 1992)

Department of the Treasury - Internal Revenue Service

IDENTIF. # REFERENCE

Notice of Federal Tax Lien

District	Serial Number	For Optional Use by Recording Office
[illegible]	[illegible]2914	96 APR 11 PM 1:07 FELIX Z. [illegible] REGISTER DAVIDSON COUNTY, TN.

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 JAMES T & BETTIE J POTEETE

Residence 522 BREWER DR
NASHVILLE, TN [illegible]-5334

BOOK 10012 PG 549

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)
1040	12/31/91	411-58-5003	12/26/94	01/25/05	23450.82

Place of Filing

Register of Deeds
Davidson County
Nashville, TN 37219

Total $ 23450.82

This notice was prepared and signed at Nashville, TN, on this, the 11th day of April, 19 96.

Signature [illegible] Title ACS

(615) 736-5934
62-01-0000

NOTE: Certificate of officer authorized by law to take acknowledgment 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) (Rev. 10-93)

9420

Form 668 (Y) (Rev. October 1993)

600 Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

District: Nashville TN

Serial Number: 629406948

For Optional Use By Recording Office

BOOK 9420 PAGE 52

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: DAVID W & KAYE HENSON

Residence: 653 TOBYLYNN DR
NASHVILLE, TN 37211-5930

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)
1040	12/31/88	[redacted]-0289	12/13/93	01/12/04	9366.02
1040	12/31/90	-0289	12/06/93	01/05/04	14127.04
1040	12/31/90	-0289	02/14/94	03/16/04	
1040	12/31/91	-0289	12/13/93	01/12/04	11761.20
1040	12/31/91	-0289	02/14/94	03/16/04	
1040	12/31/99	415-92-0289	02/14/94	03/16/04	

75656 IDENTIF. # REFERENCE

94 JUL 28 AM 10:37 WILSON COUNTY, TN. REGISTER

Place of filing: Register of Deeds
Davidson County
Nashville, TN 37219

Total $ 35284.26

This notice was prepared and signed at Nashville, TN, on this, the 22nd day of July, 19 94.

Signature: for Patrick Bisson ACS

Title: (615) 736-5934
62-01-0000

(NOTE: Certificate of attestation is not required 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. 404)

Part 1 - Kept By Recording Office

Form 668 (Y) (Rev. 10-93)

Internal Revenue Service

District
Director

Department of Treasury

P. O. Box 1107, MDP 53
Nashville, TN 37202

Person to Contact:
P. Jackson
Badge No. 62-09322
Telephone Number:
(615) 250-5749
Fax Number:
(615) 250-6008
Date:
February 16, 2000

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

Re: Notice of Non-judicial Sale

Taxpayer: David & Kay Henson
TIN: [redacted]-0289
Property: 653 Tobylynn Drive, Nashville, TN 37211

Dear Ms. Baugh:

This is to acknowledge receipt of your correspondence dated February 9, 2000 regarding the above named taxpayer. Your notice is considered adequate for a non-judicial 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, 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,

for William R. Walsh
Chief, Advisory Section

Enclosure

EXHIBIT "B"