Davidson County DEEDTRS
Recvd: 05/11/01 12:17 7pgs
Fees:31.00 Taxes:217.93
20010511-0049113

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on May 17, 1996, Phillip Caple, Jr., unmarried, executed to John M. Jordan, Trustee, a certain deed of trust conveying to him as Trustee, certain property hereinafter fully set forth and described, which deed of trust is of record in the Office of the Register of Davidson County, Tennessee, in Book 10058, Page 180 (the "Deed of Trust"); and

WHEREAS, by instrument of record under Instrument No. 20000914-0091328 of said Register's Office, the trustee was replaced by E. Franklin Childress, Jr., Clifford D. Pierce, Jr.,and S. Jonathan Garrett, as substitute trustees, any one of whom is empowered to serve with all the title, powers, and duties of the original Trustee named in said Deed of Trust described above; and

WHEREAS, default having been made in the payment of the debts and the performance of the obligations secured by said Deed of Trust, Ford Consumer Finance Company, Inc., as the owner thereof, requested the undersigned to advertise and sell the security according to the terms thereof; and

WHEREAS, in accordance with said request, the said real estate described in said Deed of Trust was advertised for sale in THE NASHVILLE RECORD a newspaper published in Nashville, Tennessee, the first insertion appearing on March 22, 2001, and subsequent insertions appearing on March 29, 2001, and April 5, 2001, giving the time, terms, place of sale, and description of the real estate; and

WHEREAS, at twelve o'clock (noon) on Friday, April 27, 2001, being the time and at the north door of the Court House, Nashville, Davidson County, Tennessee, being the place mentioned in said advertisement, the undersigned offered said real estate for sale in accordance with all the terms and requirements in said Deed of Trust and advertisement of sale made in connection therewith, at which time said real estate was offered for sale at public outcry to the highest and best bidder for cash and was struck off and sold to Ford Consumer Finance Company, Inc., at and for the sum of $58,900.00, which is the highest and best bid in connection therewith;

NOW, THEREFORE, the undersigned in consideration of the premises and the payment of said bid, which amount has been applied toward the payment of said indebtedness, hereby bargains, sells, conveys, and confirms unto said Ford Consumer Finance Company, Inc., the following real estate situated and located in Davidson County, Tennessee, to-wit:

> Land in Davidson County, Tennessee, being Lot. No. 85 on the Map of Manor Place, as of record in Book 843, Page 24, Register's Office for said County.

Said Lot No. 85 fronts 60 feet on the northerly side of Iverson Avenue and runs back 132 feet on the easterly line and 125.5 feet on the westerly line to a dead line and measures 60-1/4 feet thereon.

Being the same property conveyed to Phillip Caple, Jr. by deed recorded in Book 10058, Page 177 recorded on May 22, 1996 in the Register's Office for Davidson County, Tennessee.

The conveyance of the aforesaid property is subject to the rights of the United States to redeem the land as provided in 26 U.S.C. §7424(d)(1) and Exhibits 1 and 2 attached are copies of the notice provided to the United States and their response thereto.

The conveyance of the aforesaid property is subject to unpaid property taxes, assessments, subdivision restrictions, building lines, and easements of record in the Davidson County Register's Office.

IN WITNESS WHEREOF, Clifford D. Pierce, Jr., as Substitute Trustee has hereunto set his hand this the 27th day of April, 2001.

CLIFFORD D. PIERCE, JR.
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 27th day of April, 2001, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Clifford D. Pierce, Jr., to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as Substitute Trustee.

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

NOTARY PUBLIC

My Commission Expires: 9-25-01

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TENNESSEE
My Commission Expires Sept 25, 2001

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $58,900.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

AFFIANT

Subscribed and sworn to before me on this 27th day of April, 2001

NOTARY PUBLIC

ROSE A. BYBEE
NOTARY PUBLIC AT LARGE
SHELBY COUNTY, TENNESSEE
My Commission Expires Sept 25, 2001

My Commission Expires:
9-25-01

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PROPERTY ADDRESS: 1011 Iverson Road
Nashville, TN

OWNER: Associates Financial Services, Inc.

MAIL TAX NOTICE TO: 1111 Northpoint Drive
Bldg 4, Suite 100
Coppell, TX 75019

PREPARED BY: WYATT, TARRANT & COMBS, LLP
P.O. Box 775000
Memphis, Tennessee 38177-5000

Tax Parcel ID: 072-02-0-019.00

WYATT, TARRANT & COMBS, LLP

1715 Aaron Brenner Drive, Suite 8
Memphis, Tennessee 38120-4367
901.537.1000
Fax: 901.537.1010

Mail: P.O. Box 775000
Memphis, Tennessee 38177-5000

March 22, 2001

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED

District Director
INTERNAL REVENUE SERVICE
ATTN: Chief, Special Procedures Staff-Stop 148
P. O. Box 1107
Nashville, TN 37202

RE: Phillip Caple, Jr.
1011 Iverson Avenue
Nashville, TN 37216
(WTC# 309231.000311)

Dear Sir or Madam:

Associates Financial Services, Inc., with offices at 1111 Northpoint Drive, Building 4, Suite 100, Coppell, Texas 75019-3931, intends to initiate foreclosure proceedings as the owner of a Promissory Note secured by a Deed of Trust as recorded in Book 10058, Page 180 in the Register's Office of Davidson County, Tennessee. Copies of the Deed of Trust and Trustees' Notice of Sale are enclosed.

The property(s) to be foreclosed upon is referenced above and is more particularly described as follows:

Land in Davidson County, Tennessee, being Lot. No. 85 on the Map of Manor Place, as of record in Book 843, Page 24, Register's Office for said County.

Said Lot No. 85 fronts 60 feet on the northerly side of Iverson Avenue and runs back 132 feet on the easterly line and 125.5 feet on the westerly line to a dead line and measures 60-1/4 feet thereon.

Being the same property conveyed to Phillip Caple, Jr. by deed recorded in Book 10058, Page 177 recorded on May 22, 1996 in the Register's Office for Davidson County, Tennessee.

WYATT, TARRANT & COMBS, LLP

The outstanding principal balance of the indebtedness is approximately $59,096.56. Certain foreclosure expenses will be incurred and are estimated to be as follows:

Attorney fees	$500.00
Publication costs	$500.00
Title Search	$300.00
Trustee	$250.00

An examination of the Register's Office of Davidson County, Tennessee, reflects the following Federal Tax Lien recorded in the Register's Office of Davidson County, Tennessee:

Instrument No.20000906-0088286

A copy of the foregoing lien is enclosed.

Foreclosure proceedings will be initiated with the first notice of sale scheduled for publication on March 22, 2001, the second publication on March 29th and the third publication on April 5th. The date of the foreclosure sale is Friday, April 27, 2001, commencing at 12:00 noon at the north door of the Courthouse, Nashville, Davidson County Tennessee. The Trustee will offer the subject property for sale at public outcry to the highest and best bidder for cash.

We would appreciate your advising us that this notification is sufficient to comply with the applicable statutes, and if there is any other information that we can furnish you, please let us know.

Thank you for your cooperation in this matter.

Yours very truly,

WYATT, TARRANT & COMBS, LLP

Clifford D. Pierce, Jr.

Enclosures
cc: Union Planters Bank, NA

EXHIBIT
1

Form 668 (Y) (c)
(Rev. October 1993)

213

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

District
KENTUCKY-TENNESSEE

Serial Number
620051741

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.

Davidson County LIENFTL
Recvd: 09/06/00 15:21 1pgs
Fees:10.00 Taxes:0.00
20000906-0088286

Name of Taxpayer PHILLIP M & DEBORAH H CAPLE

Residence 2011 CHURCH ST STE 301
NASHVILLE, TN 37203-2011

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	12/31/1994	[redacted]-6767	11/20/1995	12/20/2005	15439.64
1040	12/31/1995	[redacted]-6767	05/25/1998	06/24/2008	635.92
				Total	$ 16075.56

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

This notice was prepared and signed at Nashville, TN, on this, the 29th day of August, 2000.

Signature for AGNES NEWMAN [signature] Title ACS 62-01-0008 (800) 829-3903

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax lien

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
WASHINGTON, D.C. 20224

Compliance
Policy Program
Support

April 11, 2001

Wyatt, Tarrant & Combs, LLP
1715 Aaron Brenner Drive, Suite 800
Memphis, TN 38120-4367

Dear Mr. Pierce:

This is to acknowledge receipt of your correspondence dated March 22, 2001 regarding Phillip and Deborah Caple, 1011 Iverson Avenue, Nashville, TN 37216, TIN245-76-6767. 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 below.

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 the address on the Report of Sale. If the sale is canceled, please provide a brief explanation as to the reason.

If you have any questions, please contact P. Jackson, badge number 62-09322, telephone number, (615)250-5749, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

P Jackson

FOR William R. Walsh
Technical Support Group Manager

Enclosure

EXHIBIT
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