THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

Tennessee FHA

Alexander

Name: Roger O. Alexander and Vanessa E.

S&K#: 01-2944
FHA #: 483-1580139748
Loan#: 17154947

Davidson County DEEDTRS
Recvd: 07/02/02 14:00 7pgs
Fees:37.00 Taxes:0.00
20020702-0079481

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 29, 1989, recorded in Book 7954, Page 234, Register's Office of DAVIDSON County, Tennessee, Roger O. Alexander and wife, Vanessa E. Alexander conveyed to Charles W. Bone, 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 instrument 20011126-0128635, 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 23, 2002 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose address is 8120 Nations Way Building 100, Jacksonville, FL, 32256, at and for the sum of $40,072.62, that being the highest and best bid offered; and,

WHEREAS, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 NASHVILLE, County of DAVIDSON, State of Tennessee, to-wit:

Described property located in the City of Nashville of Davidson County, Tennessee, to wit:

Being Lot No. 50 on the Plan of Joywood which is of record in Book 974, page 45, Register's Office for Davidson County, Tennessee and described as follows:

Said Lot No. 50 fronts 50 feet on the easterly side of Joy Circle and runs back between parallel lines, 150 feet to an alley.

This legal description is identical with that in Deed recorded in Book 7954, Page 234, 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 7954, Page 234, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed, recorded in Book 7954, Page 231, Register's Office for DAVIDSON County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

This conveyane 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 January 23, 2002.

Joe M. Kirsch
Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On January 23, 2002, 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.

DENISE GRIFFIN NOTARY PUBLIC SHELBY COUNTY

My commission expires:

Notary Public

NO TAX/GOVERNMENTAL AGENCY

PROPERTY ADDRESS: 1815 JOY CIRCLE, ,NASHVILLE, TN, 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
c/o Golden Feather Realty Services, Inc.
180 N. Lasalle, Suite 1900
Chicago, IL 60601

ATTENTION: Single Family Property Disposition Branch

S & K File #01-2944
Map & Parcel - 71-12-41

THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TN 38115

LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 LENOX CENTER COURT, SUITE 202
MEMPHIS, TENNESSEE 38115
(901) 767-5566

December 10, 2001

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7001 0320 0004 5562 6618

Internal Revenue Service
Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
Nashville, TN 37203

Attention: Chief, Special Procedures Staff

Dear Sir:

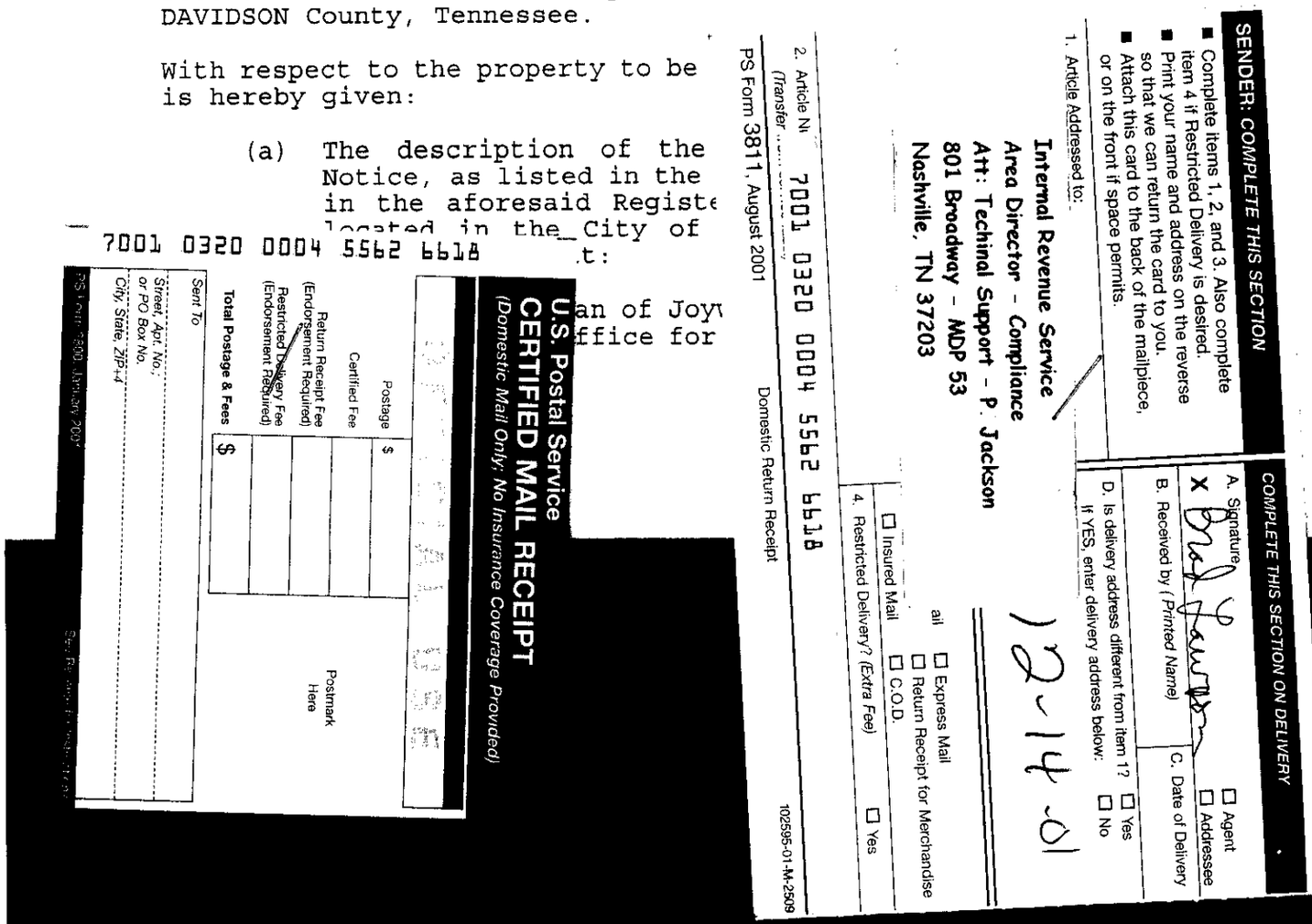
The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from Roger O. Alexander and wife, Vanessa E. Alexander to Charles W. Bone, Trustee, dated September 29, 1989, recorded in the Register's Office of DAVIDSON County, Tennessee, in Instrument No. , has been requested by the noteholder, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 10496, Page 532, in the Register's Office of DAVIDSON County, Tennessee.

With respect to the property to be
is hereby given:

(a) The description of the
Notice, as listed in the
in the aforesaid Registe
located in the City of
7001 0320 0004 5562 6618 t:

an of Joy
ffice for



Said Lot No. 50 fronts 50 feet on the easterly side of Joy Circle and runs back between parallel lines, 150 feet to an alley.

(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 23, 2002 **@ 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	$ 35,971.89
Interest 07/01 - 01/02	$ 1,774.80
Late charges	$ 115.86
Attorney fees	$ 550.00
Advertisement	$ 450.00
Recording charges	$ 00.00
State tax	$ 128.25
TOTAL	$ 38,990.80

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.

10496

IDENTIF. # REFERENCE 0317166

orm 668 (Y) (c) 1916 Department of the Treasury - Internal Revenue Service
lev. October 1993)

Notice of Federal Tax Lien

District	Serial Number	For Optional Use by Recording Office
KENTUCKY-TENNESSEE	629725970	97 JUN 18 AM 11:05 FELIX Z. NELSON II 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.

BOOK 10496 PG 532

ame of Taxpayer ROGER O ALEXANDER

esidence 1815 JOY CIRCLE
NASHVILLE, TN 37207-5205

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	12/31/90	[redacted]-7197	08-15-94	09/14/04	342.42
1040	12/31/91	[redacted]-7197	08/30/93	09/29/03	2477.15
1040	12/31/92	[redacted]-7197	08/30/93	09/29/03	2934.78
1040	12/31/93	[redacted]-7197	05/23/94	06/22/04	1214.67
				Total	$ 6969.02

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

his notice was prepared and signed at Nashville, TN, on this,

e 11th day of June, 19 97.

ignatur [signature] Title Group Manager 62-01-0000

(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)

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

G 532

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

01-2944
1/23/02

SMALL BUSINESS/SELF-EMPLOYED DIVISION

December 19, 2001

Shapiro & Kirsch, L.L.P.
6750 Lenox Center Court, Suite 202
Memphis, Tennessee 38115

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated December 10, 2001 regarding Roger & Vanessa Alexander, 1815 Joy Circle, Nashville, Tennessee 37207, TIN 412-96-7197. Your notice is considered adequate for a non-judicial sale under the provisions of Section 7425 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, fax to (615)250-6008, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

K. Scott Franks
Technical Support Group Manager

Enclosure