RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Stanley E. Munsey, Jr. and Donna S. Munsey

GRANTEE(s)
Bank of America, N.A.

Davidson County DEEDTRS
Recvd: 08/29/02 09:40 6pgs
Fees:33.00 Taxes:347.09
20020829-0104596

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 30, 1996 and recorded on November 4, 1996 at Book 10246, Page 921 in the Register's Office of Davidson County, Tennessee, Stanley E. Munsey, Jr., and Donna S. Munsey conveyed to Ron Suedekum, Davidson County, as Trustee for NationsBank of Tennessee, N.A., 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 has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on June 28, 2002, as Instrument No. 20020628-0078241 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 has 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 said Deed of Trust, by which advertisement notice was given that the sale was to be held on June 26, 2002 at the Davidson County Courthouse in Nashville, Tennessee; 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 Bank of America, N.A., at and for the sum of $93,808.79, that being the highest and best bid offered; and

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

NOW, THEREFORE, in consideration of the premises and the payment by Bank of America, N.A. of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said Bank of America, N.A., its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

> Land in Davidson County, Tennessee, being Lot Number 68 as shown on the Plan of Oak Highlands, of record in Book 6900, Pages 431-435, said Register's Office to which plan reference is hereby made for a more complete and accurate description. Being the same property conveyed by deed of even date and being recorded simultaneously herewith.
>
> Commonly known as: 4733 Aaron Drive, Antioch, Tennessee 37013

The above-described property is conveyed subject to the rights of the United States of America to redeem the property as provided for in 26 U.S.C. §7425(d)(1).

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Bank of America, N.A., and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 28 day of June, 2002.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 28 day of June, 2002.

Lena M. Nagle
Notary Public

My Commission Expires:

NOTARY PUBLIC
Pulaski County

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $93,808.79, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock this 28 day of June, 2002.

Lena M. Nagle
Notary Public

My Commission Expires: NOTARY PUBLIC Pulaski County, Arkansas

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Bank of America, N.A.
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

Parcel No. 173-04-O-A-68.00

DSTDeedforPMIFEDTAX_Rbell_020628_1205

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

W&A No. 818-202053

WILSON & ASSOCIATES, P.L.L.C.

Wilson & Associates, P.L.L.C.
Attorneys at Law

1521 Merrill Drive
Suite D-220
Little Rock, AR 72211
501-219-9388
Fax 501-219-9458

Offices:

200 Jefferson Avenue
Suite 750
Memphis, TN 38103
901-578-9914
Fax 901-578-9917

701 Broadway
Suite 403
Nashville, TN 37203
615-255-9388
Fax 615-255-2760

May 18, 2002

VIA CERTIFIED MAIL

This law firm is a debt collector, attempting to collect a debt, and any information obtained can be used for the purpose of collecting that debt.

INTERNAL REVENUE SERVICE
801 Broadway
MDP 53
Nashville, Tennessee 37203

RE: Stanley E. Munsey, Jr. and Donna S. Munsey
4733 Aaron Drive
Antioch, Tennessee 37013
Loan No. 00610900721445 / W&A No. 818-202053

Gentlemen:

By this certified letter, notice is hereby given pursuant to 26 U.S.C. §7425(b) of a foreclosure of a deed of trust superior to a federal tax lien filed against the Defendant, @@@@@, said lien being more particularly described in the enclosed Notice of Trustee's Sale. In addition, the following information is provided in regard to the above-referenced non-judicial foreclosure sale:

1. Cindy Lotz
Fidelity National Foreclosure Solutions
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

2. A copy of the federal tax lien(s) (attached hereto as Exhibit A);

3. A copy of the property description and title opinion (attached hereto as Exhibits B and C respectively);

4. Not applicable;

5. Sale date and location: June 26, 2002 at 10:00 A.M. at the main entrance of the Davidson County Courthouse in Nashville, Tennessee; and

6. The principal balance due is $87,306.22; and the approximate legal fees and costs are $1,200.00.

Thank you for your consideration and attention to this matter. Should you have any questions, please contact me at (501) 219-9388 (or facsimile at (501) 219-9458).

Sincerely,

WILSON & ASSOCIATES, P.L.L.C.

Cade L. Cox

CLC/as
Enclosures

cc w/enc:
Cindy Lotz

CtoIRS_AScott_020516_1320

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

RECEIVED
JUN 10 2002
By

SMALL BUSINESS/SELF-EMPLOYED DIVISION

816-202053

June 4, 2002

Wilson & Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211

Dear Mr. Cox:

This is to acknowledge receipt of your correspondence dated May 18, 2002 regarding Stanley E. & Donna S. Munsey, 4733 Aaron Drive, Antioch, Tennessee 37013, TIN 419-82-9865. 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