THIS INSTRUMENT PREPARED BY AND RETURN TO
LAW OFFICES OF SHAPIRO & KIRSCH, L.L.P.
6750 Lenox Center Court, Suite 202
MEMPHIS, TN 38115

Davidson County DEEDTRS
Recvd: 12/04/02 11:56 7pgs
Fees:38.00 Taxes:150.96
20021204-0149209

NAME: Richard A. Holland

S&K#: 02-2005
LOAN#: 83539

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 13, 1992, recorded in Book 8528, Page 617, Register's Office of DAVIDSON County, Tennessee, Richard A. Holland and Carrie Holland, conveyed to D. Ronald Ingram, 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 No. 20020806-0094308, 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 November 20, 2002, at the DAVIDSON County Courthouse in Nashville, Tennessee, at 10:00 a.m.; 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 FIRST UNION NATIONAL BANK AS TRUSTEE OF THE SECURITY NATIONAL MORTGAGE LOAN TRUST 2000-1, whose address is 323 5th Street, Eureka, CA 95501, at and for the sum of $40,800.00, that being the highest and best bid offered; 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 FIRST UNION NATIONAL BANK AS TRUSTEE OF THE SECURITY NATIONAL MORTGAGE LOAN TRUST 2000-1, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Denise Griffin, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said FIRST UNION NATIONAL BANK AS TRUSTEE OF THE SECURITY NATIONAL MORTGAGE LOAN TRUST 2000-1, its 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 Davidson County, Tennessee to wit:

Being Lot Numbers 307 and 309 Book 42, Plan Number 1, West Nashville, as of record in Book 57 Pages 74 and 75, Register's Office for said County.

Said Lots Numbers 307 and 309 adjoin and front together 50 feet on the northerly side of Indiana Avenue and run back between parallel lines 150 feet to an alley.

This legal description is identical with that in Trust Deed recorded in Book 8528, Page 617, 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 8528, Page 617, Register's Office of DAVIDSON County, Tennessee.

The last warranty deed of record is Warranty Deed recorded in Book 4997, Page 563, Register's Office for DAVIDSON County, Tennessee.

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

This conveyance 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 FIRST UNION NATIONAL BANK AS TRUSTEE OF THE SECURITY NATIONAL MORTGAGE LOAN TRUST 2000-1, its successors and assigns, in fee simple forever, to whom the said Denise Griffin, 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 Denise Griffin, Substitute Trustee, has hereunto set his hand and seal on November 20, 2002.

Denise Griffin, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On November 20, 2002, before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Denise Griffin 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 on the day and year above written.

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN My Comm. Exp. 12-20-05

12/20/05
My commission expires: Notary Public

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $40,800.00, 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 November 20, 2002.

12/20/05
My commission expires: Notary Public

JENA R. SINCLAIR NOTARY PUBLIC AT LARGE SHELBY CO., TN My Comm. Exp. 12-20-05

02-2005

PROPERTY ADDRESS: 4404 Indiana Avenue, NASHVILLE, TN 37209

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
FIRST UNION NATIONAL BANK AS TRUSTEE OF THE SECURITY NATIONAL MORTGAGE LOAN TRUST 2000-1
323 5th Street
Eureka, CA 95501

S & K #:02-2005
Map & Parcel -91-12/53

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

RECEIVED
OCT 29 2002

SMALL BUSINESS/SELF-EMPLOYED DIVISION

October 24, 2002

Law Offices of Shapiro & Kirsch, L.L.P.
6750 Lenox Center Court
Memphis, Tennessee 38115

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated October 14, 2002 regarding Richard A. Holland, 4404 Indiana Avenue, Nashville, Tennessee 37209, TIN 410-72-7090. 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)250-5406, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

K. Scott Franks
Technical Support Group Manager

Enclosure

SENDER: *COMPLETE THIS SECTION*

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Richard Holland

Revenue Service
ector - Compliance
chnical Support - P. Jackson
adway - MDP 53
lle, TN 37203

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X Alesia Campbell ☐ Agent ☐ Addressee

B. Received by *(Printed Name)* C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☑ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? *(Extra Fee)* ☐ Yes

2. Article Number
7002 0510 0004 0001 4132

102595-02-M-0835

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	$

Postmark Here

Sent To

Street, Apt. No.; or PO Box No.

City, State, ZIP+4

PS Form 3800, January 2001 See Reverse for Instructions

7002 0510 0004 0001 4132

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

October 14, 2002

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7002 0510 0004 0001 4132

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

Attention: P. Jackson

Dear Sir:

The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from Richard A. Holland and Carrie Holland to D. Ronald Ingram, Trustee, dated January 13, 1992, recorded in the Register's Office of DAVIDSON County, Tennessee, in Book 8528, Page 617, has been requested by the noteholder, FIRST UNION NATIONAL BANK AS TRUSTEE OF THE SECURTIY NATIONAL MORTGAGE LOAN TRUST 2000-1, 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 Lien recorded in Instrument 20011129-0131045, in the Register's Office of DAVIDSON County, Tennessee.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property located in Davidson County, Tennessee to wit:

Being Lot Numbers 307 and 309 Book 42, Plan Number 1, West Nashville, as of record in Book 57 Pages 74 and 75, Register's Office for said County.

Said Lots Numbers 307 and 309 adjoin and front together 50 feet on the northerly side of Indiana Avenue and run 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 November 20, 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	$ 31,505.55
Interest 3/02-11/02	$ 3,323.70
Late charges	$ 148.95
Attorney fees	$ 550.00
Advertisement	$ 450.00
Recording charges	$ 24.00
State tax	$ 118.81
TOTAL	$ 36,121.01

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: SN SERVICING CORPORATION