This Instrument was Prepared by:
Frank W. Ziegler, III, Attorney
LOEWENSTEIN, ZIEGLER & BUFFALOE
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

ADDRESS NEW OWNER:
CitiFinancial, Inc.
7467 New Ridge Road
Suite 200
Hanover, MD 21076
SEND TAX BILLS:

SAME

Davidson County DEEDTRS
Recvd: 04/16/03 12:11 10pg
Fees:53.00 Taxes:241.98



20030416-0050714

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $65,400.00

AFFIANT

Subscribed and sworn to before me this the 11th day of April, 2003.

NOTARY PUBLIC

My Commission Expires: 3-26-05

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 31st day of December, 2001, Louise Smith Walden and Dale Walden, executed a Deed of Trust to Van Craig, Trustee, to secure a promissory note of even date in the amount of $68,162.85, payable to the order of CitiFinancial, Inc. as fully set out as Instrument No. 20020107-0002392, Register's Office for Davidson County, Tennessee; and,

WHEREAS, the said Van Craig, Trustee, is unable to act as Trustee under said Deed of Trust, and I have been appointed as Substitute Trustee by the owner and holder of said note by an instrument of record as Instrument No. 20030312-0033025, Register's Office for Davidson County, Tennessee; and,

WHEREAS, default was made in the payment of said indebtedness and in the performance of the other covenants and agreements contained in said Deed of Trust, and CitiFinancial, Inc., the lawful owner and holder of said indebtedness having declared all the unpaid installments due and payable, called upon the undersigned Substitute Trustee to exercise the power of sale conferred by said Deed of Trust, and to sell the hereinafter described property;

WHEREAS, I, Robert P. Ziegler, Substitute Trustee, did give notice of the time and place of sale by publication in the Nashville Record, a newspaper published in Nashville, Davidson County, Tennessee, for three (3) consecutive weeks, one insertion of said advertisement appearing in each of the issues of said newspaper on March 13, 20 and 27, 2003, respectively;

WHEREAS, timely notice of the sale has been given to the United States Internal Revenue Service, which holds a lien on all property belonging to Dale Walden, dba Inglewood Cleaning Center in Book 10921, Page 2, dated April 23, 1995, and recorded in Book 10921, Page 3, dated April 23, 1998, and recorded as Instrument No. 20000412-0037157, dated March 29, 2000, and recorded as Instrument No. 20000918-0092543, dated September 7, 2000, and recorded as Instrument No. 20010502-0045037, dated April 24, 2001, Register's Office for Davidson County, Tennessee. Timely Notice has been given by the undersigned Substitute Trustee to the Internal Revenue Service by certified mail as required by 26 U.S.C. Section 7425(b).

WHEREAS, timely notice of the sale has been given to the State of Tennessee, which holds a lien on all property belonging to Dale Walden, d/b/a Inglewood Cleaning Center recorded as Instrument No. 2000609-0058149, dated May 30, 2000, Register's Office of Davidson County, Tennessee. Timely notice has been given by the undersigned Substitute Trustee to the State of Tennessee by certified mail as required by T.C.A. Section 67-1-1433(b)(1).

WHEREAS, pursuant to said notice, I, the undersigned, Robert P. Ziegler, as Substitute Trustee, did offer the property for sale at public outcry to the highest and best bidder for cash, subject to all restrictions of record, all unpaid taxes, and any other prior mortgages and valid liens of record on Friday, April 11, 2003, at 12:30 p.m. at the main front door of the Courthouse in Nashville, Davidson County, Tennessee; and

WHEREAS, at said sale, CitiFinancial, Inc. was the highest and best bidder, the amount of its bid being in the sum of Sixty-Five Thousand Four Hundred Dollars and 00/100 ($65,400.00) dollars,; and

NOW, THEREFORE, I, Robert P. Ziegler, Substitute Trustee, and pursuant to the power and authority contained in said Deed of Trust and in consideration of Sixty-Five Thousand Four Hundred Dollars and 00/100 ($65,400.00) dollars, credited and applied, as payment on the note secured by the aforementioned Deed of Trust, and further credited and applied against attorney's fees, trustee's fees, and expenses incurred pursuant to said sale, do by these presents sell and transfer and convey unto CitiFinancial, Inc. hereinafter known as the Grantee, its successors and assigns a certain tract of land in Davidson County, Tennessee, described as follows:

> ALL THAT CERTAIN PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, AS MORE FULLY DESCRIBED IN DEED BOOK 1940, PAGE 329, ID# 72-08-203, BEING KNOWN AND DESIGNATED AS LOT 215, SECTION 3, DALEWOOD, FILED IN PLAT BOOK 1835, PAGE 20 RECORDED 09/27/1950.
>
> THIS BEING THE SAME PROPERTY CONVEYED TO LOUISE SMITH WALDEN FROM WILLIAM N. JOHNSON AND WIFE, NORMA JANE JOHNSON, BY DEED DATED 02/08/1951 AND RECORDED 02/09/1951 IN BOOK 1940, PAGE 329 DAVIDSON COUNTY RECORDS, STATE OF TENNESSEE.

The street address of the Property is believed to be 2245 Berrywood, Nashville, Tennessee 37216, but such address is not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is made subject to all restrictions of record, all unpaid real estate taxes, and any other prior mortgages and valid liens of record.

TO HAVE AND TO HOLD said tract of land, together with all the appurtenances, estate, title, and interest thereto belonging to the said Grantee, its successors and assigns, forever.

I, Robert P. Ziegler, Substitute Trustee, under the said Deed of Trust of record as Instrument No. 20020107-0002392, Register's Office for Davidson County, Tennessee, do hereby transfer, assign, and convey unto the said Grantee, its successors and assigns, all the rights, title and interest in and to said property vested in me, and which I have a right to transfer, in as full and ample a fashion as I as Substitute Trustee under said Deed of Trust, can or should do, but not further or otherwise.

IN WITNESS WHEREOF, the said Robert P. Ziegler, Substitute Trustee, has hereto set his hand, this the 11th day of April, 2003.

Robert P. Ziegler, SUBSTITUTE TRUSTEE
A RESIDENT OF NASHVILLE, DAVIDSON COUNTY, TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, the within named Robert P. Ziegler, Substitute Trustee, the bargainor, with whom I am personally acquainted, and who acknowledged that he executed the foregoing instrument, as Substitute Trustee, for the purposes therein contained.

WITNESS my hand and official seal at offices in Nashville, Tennessee, this the 11th day of April, 2003.

Laura J. Mosley
NOTARY PUBLIC

My Commission Expires:

3-26-05

LAW OFFICES

LOEWENSTEIN, ZIEGLER & BUFFALOE

An Association of Attorneys

SunTrust Bank Building • Suite 1300
201 Fourth Avenue North • Nashville, Tennessee 37219
Telephone: (615) 256-2642 • Telecopier: (615) 254-8313



March 10,

District Director of Internal Reven
P. O. Box 1107
Nashville, Tennessee 37202
Attention: Chief, Special Procedur__ Staff CERTIFIED MAIL

Re: Louise & Dale Walden
Property Located at: 2245 Berrywood
Nashville, Tennessee 37216

Ms. Jackson:

We represent CitiFinancial, Inc. and we are writing to advise you that upon instructions from our client we will commence foreclosure proceedings immediately on the property described in the attached foreclosure notice, and the foreclosure sale is scheduled for Friday, April 11, 2003.

Pursuant to section 7425(c) of the Internal Revenue Code with respect to notice of non-judicial sales of property subject to United States liens, we are submitting the following information:

1. Name and Address of Person Submitting Notice:

Robert P. Ziegler, Attorney
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

2. Notice of Federal Tax Lien: Copy of Notice of Federal Tax Liens, Form 668 (Y), as follows: Serial Number 829837474, recorded in Book 10921, Page 2, dated April 23, 1995; and Serial Number 829837475, recorded in Book 10921, Page 3, dated April 23, 1998; and Serial Number 620048252, recorded as Instrument No. 20000412-0037157, dated March 29, 2000; and Serial Number 620053592, recorded as Instrument No. 20000918-0092543, dated September 7, 2000; and Serial Number 620183702, recorded as Instrument No. 20010502-0045037, dated April 24, 2001, as recorded in the Davidson County Register's Office, Nashville, Tennessee, is attached containing the name of the Internal Revenue District, name and address of taxpayer, and date and place notice was filed.

3. Address of Real Property: 2245 Berrywood
Nashville, TN 37216

The legal description of said property is contained in the notice of foreclosure sale, which is enclosed herewith. An abstract of title is not available at this time.

4. Sale Date, Time, Place and Terms: The date, time, place and terms of the sale of property are contained in the enclosed foreclosure sale notice.

5. Description of Debt and Sale Expenses: As of February 11, 2003, the approximate amount of the principal obligation secured by the Deed of Trust being foreclosed upon, including interest, is $70,638.97. The per diem rate of interest for every day after that date is $20.53. The foreclosure expenses including advertising expenses and legal expenses chargeable against the sale proceeds are estimated to be approximately $1,600.00.

6. Please acknowledge receipt of this notice on the enclosed copy of this letter and return it to my attention and enclosed herewith is a stamped, self-addressed envelope for your convenience.

If you require any additional information with respect to this matter, please advise.

Sincerely,

Robert P. Ziegler

RPZ/ljm
Enclosures
cc: Suzanne Robinson

Received By:

_____

Date: _____

LAW OFFICES

LOEWENSTEIN, ZIEGLER & BUFFALOE

An Association of Attorneys

SunTrust Bank Building • Suite 1300
201 Fourth Avenue North • Nashville, Tennessee 37219
Telephone: (615) 256-2642 • Telecopier: (615) 254-8313



March 10, 2

Tennessee Department of Revenue
Andrew Jackson State Office Building
500 Deaderick Street
Nashville, TN 37242
Attn: Wilbur E. Hooks

CERTIFIED MAIL

Re: Louise & Dale Walden
Property Located at: 2245 Berrywood
Nashville, Tennessee 37216

Dear Mr. Hooks:

I represent CitiFinancial, Inc. and we are writing to advise you that upon instructions from our client we will commence foreclosure proceedings immediately on the property described in the attached foreclosure notice, and the foreclosure sale is scheduled for Friday, April 11, 2003.

Pursuant to section 67-1-1433(b) of the T.C.A. with respect to notice of non-judicial sales of property subject to State lien, we are submitting the following information:

1. Name and Address of Person Submitting Notice:

Robert P. Ziegler, Attorney
201 4th Avenue North, Suite 1300
Nashville, Tennessee 37219

2. Notice of State Tax Lien: Copy of Notice of State Tax Lien as follows: Entity ID Number 002 239-65-7654 recorded as Instrument No. 20000609-0058149, dated May 30, 2000; as recorded in the Davidson County Register's Office, Nashville, Tennessee, is attached containing the name of the State of Tennessee, name and address of taxpayer, and date and place notice was filed.

3. Address of Real Property: 2245 Berrywood
Nashville, TN 37216

The legal description of said property is contained in the notice of foreclosure sale, which is enclosed herewith. An abstract of title is not available at this time.

4. Sale Date, Time, Place and Terms: The date, time, place and terms of the sale of property are contained in the enclosed foreclosure sale notice.

5. Description of Debt and Sale Expenses: As of February 11, 2003, the approximate amount of the principal obligation secured by the Deed of Trust being foreclosed upon, including interest, is $70,638.97. The per diem rate of interest for every day after that date is $20.53. The foreclosure expenses including advertising expenses and legal expenses chargeable against the sale proceeds are estimated to be approximately $1,600.00.

6. Please acknowledge receipt of this notice on the enclosed copy of this letter and return it to my attention and enclosed herewith is a stamped, self-addressed envelope for your convenience.

If you require any additional information with respect to this matter, please advise.

Sincerely,

Robert P. Ziegler

RPZ/ljm
Enclosures
cc: Suzanne Robinson

Received By:

_____

Date: _____

REVENUE ENFORCEMENT DIVISION

PHIL BREDESEN
Governor

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

LOREN L. CHUMLEY
Commissioner

March 19, 2003

Robert P. Ziegler
Lowenstein, Ziegler & Buffaloe
SunTrust Bank Bldg, Suite 1300
201 Fourth Ave North
Nashville, TN 37219

Re: Foreclosure Sale of Property Owned by: **Louise & Dale Walden**

Entity Number: **002[redacted]7654**

Dear Mr. Ziegler:

This is in reference to your letter dated March 10, 2003 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. The amount of taxes, penalties and interest that is due as of **April 11, 2003** is **$17315.20**.

After the sale, please furnish me with an accounting of the sale (closing statement), and I will release the State's tax lien on the property sold. I trust that this has answered your letter, but if not, please let me know.

Sincerely,

Becky Tellas

Becky Tellas, Supervisor
Special Procedures Section
Revenue Enforcement Division

BT/rp

c: *file*

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

March 20, 2003

Loewenstein, Ziegler & Buffaloe
SunTrust Bank Building, Suite 1300, 201 Fourth Avenue North
Nashville, Tennessee 37219

Dear Mr. Ziegler:

This is to acknowledge receipt of your correspondence dated March 10, 2003 regarding Dale E. Walden/Inglewood Cleaning Center, 2245 Berrywood, Nashville, Tennessee 37216, TIN 239-64-7654/62-1097820. 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 Services 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. Walden

1. Article Addressed to:

TN. Dept of Revenue
Andrew Jackson Office Sixth Oldg
500 Deaderick St
Nashville, TN 37242
Attn: William Hooker

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X Larry Peck ☐ Agent ☐ Addressee

B. Received by (Printed Name) LARRY Peck | C. Date of Delivery 3/17/03

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
(Transfer from service label) 7099 3400 0005 3102 8822

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540

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. Walden

1. Article Addressed to:

Dist. Dr. of Internal Revenue
Attn: Chief, Spec Procedures Staff
P.O. Box 1107
Nashville, TN 37202

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X ☐ Agent ☐ Addressee

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

NASHVILLE TN MAR 14 2003 37202

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
(Transfer from service label) 7099 3400 0005 3102 8824

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540