Davidson County DEEDTRS
Recvd: 05/02/06 08:38 7 pgs
Fees:38.00 Taxes:481.32
20060502-0050096

FILE NO.: 226.027239TN\gmd
LOAN NO.: 5353891\CONV

THIS INSTRUMENT PREPARED BY & RETURN TO:
Priority Trustee Services of TN, L.L.C.
3300 N.E. Expressway, Suite 8B
Atlanta, GA 30341

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 16, 2001, and recorded in the Register's Office of Davidson County, TN, at Instrument 20011300131644, ("Deed of Trust"), Kevin Cobb and Beverly Cobb conveyed to Priority Trustee Services of Tennessee, L.L.C., as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank Minnesota, N.A., as Trustee for registered Holders of Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D, without recourse; 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 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 3/30/2006, 4/6/2006, 4/13/2006, in THE NASHVILLE RECORD, by which advertisement the sale was held on April 20, 2006, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Book 2005092301145, Page 12. Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "A". The response of the State of Tennessee is attached hereto as Exhibit "B". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(1).

WHEREAS, at the time and place mentioned in said advertisement, Higgins, Himmelberg & Piliponis, P.L.L.C., the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Wells Fargo Bank Minnesota, N.A., as Trustee for registered Holders of Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D, without recourse**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 130,086.17; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to **Wells Fargo Bank, N.A. Trustee for Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D,** his/her successors and assigns;

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Wells Fargo Bank Minnesota, N.A., as Trustee for registered Holders of Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D, without recourse as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Wells Fargo Bank, N.A. Trustee for Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D,** his/her successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Real Estate, situated and being in the County of Davidson, State of Tennessee:
Being a part of Lot "B" on the Plan of Home Acres, of record in Plat Book 974, Page 39, and more particularly described as follows: Beginning at a point in the northerly margin of Hospital Drive (formerly Sanitarium Drive) being 225 feet east of the intersection of Kinsey Boulevard and marking the southwest corner of this described lot; thence, leaving said margin in a northerly direction 175 feet to a point marking the northwest corner of this described lot; thence, in an easterly direction 200 feet to a point marking the northeast corner of this described lot; thence, in a southerly direction 175 feet to a point in the northerly margin of Hospital Drive; thence, in a westerly direction with said margin 200 feet to the point of beginning. Being the same property conveyed to the Grantor(s) by deed of record in Instrument Number 20011300131643 or Book, Page, Registers Office for Davidson County, Tennessee.

FILE NO.: 226.027239TN\gmd
LOAN NO.: 5353891\CONV

The last recorded Warranty Deed was filed of record at Instrument No. 20011130 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Wells Fargo Bank, N.A. Trustee for Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D,** his/her successors and assigns, forever, to whom the said, **Priority Trustee Services of TN, L.L.C.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Priority Trustee Services of TN, L.L.C.**, Substitute Trustee, has hereunto set his hand, this 20th day of April, 2006.

Priority Trustee Services of TN, L.L.C.
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On this 20th day of April, 2006, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared , Dionne Simmons, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Vice President of **Priority Trustee Services of TN, L.L.C.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the limited liability company by himself or herself as such officer or member.

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

Notary Public

My Commission Expires: _____

****

STATE OF GEORGIA
COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 130,086.17, 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 20th DAY OF APRIL 2006.

Notary Public

My Commission Expires: _____

****

MSP No.: 226.027239TN (Cobb)
Lender Loan No.: 5353891
Property Address: 909 Hospital Drive, Madison, TN 37115
Tax Parcel ID No.: 52-03;85.00

Mail Tax Notices To and Property Owner:
Option One Mortgage Corporation
3 Ada, C 879 AM
Irvine, CA 92618

MORRIS, SCHNEIDER & PRIOR, L.L.C.

ATTORNEYS AND COUNSELORS AT LAW
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329
(770) 234-9181
FAX (770) 234-9192

March 21, 2006

Department of Labor and Workforce Development
Delinquent Control
Davy Crockett Tower 8th Floor
500 James Robinson Pkwy
Nashville, TN 37245-3545

Re: **Notice of State Tax Lien/Consent to Sell**
MSP File Number: **226.027239TN**
Lender Loan No.: **5353891**
Name Per Client: **Kevin Cobb**
Property Address: **909 Hospital Drive**
Madison, TN 37115

Dear Sir or Madam:

I am writing to advise you in accordance with T.C.A. 67-1-1433 that Option One Mortgage Corporation has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on April 20, 2006. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that one state tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific state tax lien(s) found; said lien(s) were recorded in Instrument 200509230114512.

We are not certain that the parties named in the state tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Kevin Cobb.

The unpaid principal balance of the loan against the above-referenced property is approximately $115,375.27. Interest through the sale date is approximately $9954.67. Costs and attorneys' fees associated with the sale should be approximately $1,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions about this matter, please do not hesitate to contact this office.

Sincerely,
MORRIS, SCHNEIDER & PRIOR, L.L.C.

Germaine M. Duncan

Enclosures
cc: Option One Mortgage Corporation

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on November 16, 2001, by Kevin Cobb and Beverly Cobb to Priority Trustee Services of Tennessee, L.L.C., Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under Instrument 200111300131644, ("Deed of Trust"); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank Minnesota, N.A., as Trustee for registered Holders of Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D, without recourse; and

WHEREAS, Wells Fargo Bank Minnesota, N.A., as Trustee for registered Holders of Option One Mortgage Loan Trust 2001-D, Asset-Backed Certificates, Series 2001-D, without recourse, the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, Priority Trustee Services of TN, L.L.C., as Substitute Trustee by instrument filed for record in the Register's Office of Davidson County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, Priority Trustee Services of TN, L.L.C., Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on Thursday, **April 20, 2006** (having been postponed from the previous sale date of March 23, 2006), commencing at at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center of Davidson County, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit:

Real Estate, situated and being in the County of Davidson, State of Tennessee:

Being a part of Lot "B" on the Plan of Home Acres, of record in Plat Book 974, Page 39, and more particularly described as follows:

Beginning at a point in the northerly margin of Hospital Drive (formerly Sanitarium Drive) being 225 feet east of the intersection of Kinsey Boulevard and marking the southwest corner of this described lot; thence, leaving said margin in a northerly direction 175 feet to a point marking the northwest corner of this described lot; thence, in an easterly direction 200 feet to a point marking the northeast corner of this described lot; thence, in a southerly direction 175 feet to a point in the northerly margin of Hospital Drive; thence, in a westerly direction with said margin 200 feet to the point of beginning. Being the same property conveyed to the Grantor(s) by deed of record in Instrument Number 200111300131643 or Book, Page, Registers Office for Davidson County, Tennessee.

PROPERTY ADDRESS: 909 Hospital Drive, Madison, TN 37115

CURRENT OWNER(S): Kevin Cobb and Beverly Cobb

The sale of the above-described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

In addition, this sale shall be subject to the right of redemption by the **TENNESSEE DEPARTMENT OF REVENUE, TAX ENFORCEMENT DIVISION,** pursuant to T.C.A. 67-1-1433(c)(1) by reason of the following tax lien(s) of record in: Instrument 2005092301145 12. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433(b)(1).

SUBORDINATE LIENHOLDERS: N/A

OTHER INTERESTED PARTIES: N/A

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Priority Trustee Services of TN, L.L.C., Substitute Trustee
c/o Germaine M. Duncan
Morris, Schneider & Prior, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181 (ext.)
MSP File No.: 226.027239TN
Insertion Dates: 3/30/2006, 4/6/2006, 4/13/2006

STATE OF TENNESSEE
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
EMPLOYMENT SECURITY DIVISION
Legal Office
Andrew Johnson Tower, 2nd Floor
710 James Robertson Parkway
Nashville, Tennessee 37243-0661
(615) 741-3170
(615) 532-7386 FAX

March 30, 2006

Mr. Germaine M. Duncan
Morris, Schneider & Prior, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329

RE: Property of Kevin & Beverly Cobb dba Jump for Joy Childcare
TDLWD Acct. #518-313
TDLWD Lien #5-4788 (Davidson County)
MSP #226.027239TN
Notice of Substitute Trustee's Sale

Dear Mr. Duncan:

Your letter of March 21, 2006, is acknowledged, along with the attendant Notice of Substitute Trustee's Sale, and this will respectfully advise:

1. That said Notice is accepted as being timely and adequate; and,

2. That the amount of delinquent unemployment taxes, penalty and interest computed to date of sale is $2,090.93.

It is requested that you further advise us after the sale regarding: (i) actual proceeds of sale; (ii) net mortgage balance owed to the foreclosing creditor; (iii) sale costs; (iv) other liens, and this Agency's apparent position of priority with respect to same; and, (v) your proposed distribution of sale proceeds.

Should you have further questions regarding this matter, please let us know.

Sincerely,

Michael D. Fort
Counsel to Commissioner

MDF:PDR

cc: James A. Matheney, Central Office