Davidson County DEEDTRS
Recvd: 02/23/07 16:09 8 pgs
Fees:43.00 Taxes:553.15
20070223-0022969

THIS INSTRUMENT PREPARED BY & RETURN TO:
Joel A. Freedman, Attorney
Priority Trustee Services of TN, L.L.C.
1587 N.E. Expressway
ATLANTA, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 9, 2003, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument 200306060078194, ("Deed of Trust"), Gloria M. Holt and Robert Gerome Holt conveyed to Michael T. Bates, 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 JPMorgan Chase Bank as Trustee; and

WHEREAS, **The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 200609130113188** 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 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 1/18/07, 1/25/07, 2/1/07, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 8, 2007, 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, Federal Tax Lien(s) have been filed against the subject property in the Register's Office of Davidson County, Tennessee, at Book 20040728, Page 0090378; Book 20060605, Page 0066177. Notice of the sale was given to the United States pursuant to 26 U.S.C. 7425(b) and a copy is attached hereto as Exhibit "A". The response of the United States is attached hereto as Exhibit "B". The property is subject to the right of the United States to redeem pursuant to 26 U.S.C. 7425(d)(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 **Music City Real Estate LLC and Wayne P. Gallavin as tenants-in-common without rights of survivorship,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of **$ 149,500.00**; and

WHEREAS, **Music City Real Estate LLC and Wayne P. Gallavin as tenants-in-common without rights of survivorship** has/have 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 **Music City Real Estate LLC and Wayne P. Gallavin as tenants-in-common without rights of survivorship** 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 **Music City Real Estate LLC and Wayne P. Gallavin as tenants-in-common without rights of survivorship,** his/her/their successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot 18, on the plan of Creekside Trails, Phase 1 of record in Instrument No. 20001026-01016269, said Register's Office. Being the same property conveyed to the Grantors by deed of record in Instrument No. 200306060078192 Register's Office for Davidson County, Tennessee. Robert Gerome Holt joins in the Deed of Trust solely to relinquish any marital rights she may have in the property by virtue of his/her marriage to Gloria M. Holt, but he/she is in no way obligated for the repayments of the indebtedness secured by Deed of Trust.

The last recorded Warranty Deed was filed of record at Instrument No. 20050811009531 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 forever, to **Music City Real Estate LLC and Wayne P. Gallavin as tenants-in-common without rights of survivorship,** his/her/their successors and assigns, 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 8th day of February, 2007.

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

STATE OF GEORGIA
COUNTY OF DEKALB

On this 8th day of February, 2007, 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:_____

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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 $ 149,500.00, 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 THIS 8th DAY OF FEBRUARY 2007.

Notary Public

My Commission Expires: _____

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MSP No.: 382.0616711TN (Holt)
Lender Loan No.: 0435944137
Property Address: 1008 Rambling Brook Road, Nashville, TN 37218
Tax Parcel ID No.: 58-09-0-A; 18.00

Mail Tax Notices To and Property Owner:
Music City Real Estate LLC and Wayne P. Gallavin as tenants-in-common without rights of survivorship
1156 Bardstown Rd
Louisville, KY 40204

STATE OF TENNESSEE
COUNTY OF : DAVIDSON

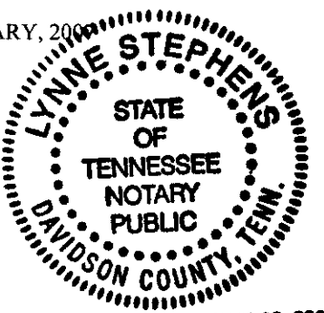
THE ACTUAL CONSIDERATION OR VALUE WHICHEVER IS GREATER FOR THIS TRANSFER IS $149,500.00

Affiant/Ernest B. Williams IV

SWORN TO AND SUBSCRIBED BEFORE ME, THIS 23RD DAY OF FEBRUARY, 2006

Notary Public/Lynne Stephens

MY COMMISSION EXPIRES: November 22, 2008
(AFFIX SEAL)



My Commission Expires NOV. 22, 2008

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

January 16, 2007

Morris, Schneider & Prior, L.L.C.
1587 Northeast Expressway
Atlanta, Georgia 30329

Dear SA Thompson:

This is to acknowledge receipt of your correspondence dated January 8, 2007 regarding Gloria M. Holt, 1008 Rambling Brook Road, Nashville, Tennessee 37218, TIN [redacted]-7717. 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 James Kelley, badge number 62-09529, telephone number, (615)250-5403, fax to (615)250-6008, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

Gwannette Claybrook
Technical Services Group Manager

Enclosure

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

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

January 8, 2007

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail

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

Re: **Notice of Federal Tax Lien**
MSP File Number: **382.0616711TN**
Lender Loan No.: **0435944137**
Name Per Client: **Gloria M. Holt and Robert Gerome Holt**
Property Address: **1008 Rambling Brook Road**
Nashville, TN 37218

Dear Sir or Madam:

I am writing to advise you in accordance with 26 U.S.C. 7425 that Homecomings Financial, LLC/FNFS has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on February 8, 2007. 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 federal 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 federal tax lien(s) found; said lien(s) were recorded in Book 20040728, Page 0090378; Book 20060605, Page 0066177.

We are not certain that the parties named in the federal 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: GLORIA HOLT - [redacted]X-7717 & GLORIA HOLT - [redacted]-7717. A copy(ies) of the deed(s) conveying the subject property into said individual(s) is/are also enclosed.

The unpaid principal balance of the loan against the above-referenced property is approximately $148,286.37. Interest through the sale date is approximately 8203.00 . 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.

sathompson

Enclosures
cc: Homecomings Financial, LLC/FNFS

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 May 9, 2003, by Gloria M. Holt and Robert Gerome Holt to Michael T. Bates, Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under Instrument 200306060078194, ("Deed of Trust"); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to JPMorgan Chase Bank as Trustee; and

WHEREAS, The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee

, 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, **February 8, 2007** (having been postponed from the previous sale date of January 11, 2007), commencing at **12:00 PM** 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:

Land in Davidson County, Tennessee, being Lot 18, on the plan of Creekside Trails, Phase 1 of record in Instrument No. 20001026-01016269, said Register's Office. Being the same property conveyed to the Grantors by deed of record in Instrument No. 200306060078192 Register's Office for Davidson County, Tennessee. Robert Gerome Holt joins in the Deed of Trust solely to relinquish any marital rights she may have in the property by virtue of his/her marriage to Gloria M. Holt, but he/she is in no way obligated for the repayments of the indebtedness secured by Deed of Trust.

PROPERTY ADDRESS: 1008 Rambling Brook Road, Nashville, TN 37218

CURRENT OWNER(S): Gloria M. Holt

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.

This sale is also subject to the right of redemption by the **INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY,** pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Book 20040728, Page 0090378; Book 20060605, Page 0066177. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

SUBORDINATE LIENHOLDERS: JP MORGAN CHASE BANK

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 sathompson
Morris, Schneider & Prior, L.L.C.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181 (ext.)
MSP File No.: 382.0616711TN
Insertion Dates: 1/18/07, 1/25/07, 2/1/07