FILE NO.: 648.0713867TN\r
LOAN NO.: 0014746135\CONV

GD

Davidson County DEEDTRS
Recvd: 08/21/07 09:44 5 pgs
Fees:28.00 Taxes:538.72

20070821-0099891

THIS INSTRUMENT PREPARED
BY & RETURN TO:
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 June 14, 2006 and recorded in the Register's Office of Davidson County, TN, at instrument 20060714-0084926, ("Deed of Trust")Dale Edward Johnson Sr and Ruth Ellen Johnson conveyed to Transcontinental Title, 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, **Mortgage Electronic Registration Systems, Inc.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **instrument 20070709-0081392** in the Register's Office of Davidson County, TN; 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 TN and the terms and provisions of said Deed of Trust on 06/29/2007, 07/06/2007, 07/13/2007, in THE NASHVILLE RECORD, by which advertisement the sale was held on July 26, 2007, at the corner of Fifth and Broadway at the Main Entrance to the Gaylord Entertainment Center in Nashville, Davidson County, TN, 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 Instrument No. 2007050700548. 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 **Household Financial Center Inc.,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $145,600.00; and

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 Household Financial Center Inc. 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 **Household Financial Center Inc.,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Certain land in Davidson county, State of Tennessee, described as follows, to-wit: Land in Davidson county, Tennessee, being Lot No. 262 of the Plan of River Trace Estates, Phase 2, Section 6, of record in instrument no. 20010605005813 8, Register's office for Davidson County, Tennessee, to which plan reference is hereby made for a complete and accurate description of said lot. Being the same property conveyed to Dale Edward Johnson, Sr. and wife, ruth Ellen Johnson by deed from Capitol Homes, Inc. recorded 10/09/2001 in instrument no. 20011090109617, in the Register's office of Davidson County, Tennessee.

The last recorded Warranty Deed was filed of record at instrument 20011009-0109617 in the Register's Office of Davidson County, TN.

FILE NO.: 648.0713867TN\r
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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 **Household Financial Center Inc.**, its 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 26th day of July, 2007.

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

STATE OF GEORGIA

COUNTY OF DEKALB

On this 26th day of July, 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.

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC EXP. NOV. 28, 2010 GWINNETT COUNTY, GA

My Commission Expires: 11-28-2010

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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 $145,600.00, 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 26TH DAY OF JULY 2007.

Ronald Key
Notary Public

RONALD KEY NOTARY PUBLIC EXP. NOV. 28, 2010 GWINNETT COUNTY, GA

My Commission Expires: 11-28-2010

MSP No.: 648.0713867TN (Johnson)
Lender Loan No.: 0014746135
Property Address: 3265 Cain Harbor Drive, Nashville, TN 37214
Tax Parcel ID No.: 062-02-0-A; 297.00

Mail Tax Notices To and Property Owner:

Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy
2700 Sanders Road
Prospect Heights, IL 60070

PRIORITY TRUSTEE SERVICES OF TN, L.L.C.

SUBSTITUTE TRUSTEE
1587 NORTHEAST EXPRESSWAY
ATLANTA, GA 30329
(770) 234-9181
FAX (770) 234-9192

Exhibit "A"

June 22, 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: **648.0713867TN**
Lender Loan No.: **0014746135**
Name Per Client: **Dale Edward Johnson Sr and Ruth Ellen Johnson**
Property Address: **3265 Cain Harbor Drive**
Nashville, TN 37214

Dear Sir or Madam:

I am writing to advise you in accordance with 26 U.S.C. 7425 that Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on July 26, 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 Instrument No. 2007050700548.

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: Dale Johnson and Ruth Johnson. 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 $153,470.82. Interest through the sale date is approximately 7,219.02. 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,
MR Default Services on behalf of
PRIORITY TRUSTEE SERVICES OF TN, L.L.C.

SMHibbard

Enclosures
cc: Household Mortgage/Fidelity Natl Foreclosure and Bankruptcy

Exhibit "B"

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

June 27, 2007

Priority Trustee Services of TN, L.L.C.
1587 Northeast Expressway
Atlanta, Georgia 30329

Dear SM Hibbard:

This is to acknowledge receipt of your correspondence dated June 22, 2007 regarding Dale & Ruth Johnson, 3265 Cain Harbor Drive, Nashville, Tennessee 37214, TIN [redacted]8-[redacted]506. 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,

for Gwannette Claybrook
Technical Services Group Manager

Enclosure