Davidson County DEEDTRS
Recvd: 03/27/08 08:57 3 pg
Fees:18.00 Taxes:252.82
20080327-0030556

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
901.525.2427
(0001672310)

SUBSTITUTE TRUSTEE'S DEED

On the 9th day of July, 1993 **JOHNIE PEARL PITTS JONES and DOUGLAS E. JONES** executed a Deed of Trust to Leon Sharber, Davidson County, TN, as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in **Book 9022, Page 568** and Paul N. Royal of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as **Instrument Number 20080219-0015782.**

The property is known as 88 McCall Street, Nashville, Tennessee 37211 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in The Tennessee newspaper, which is a daily newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on January 25, February 1 and February 8, 2008. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Thursday, February 21, 2008 at 11:30 a.m. and at the place mentioned in the advertisement which was at the outside the door of the Register of Deeds Office for Davidson County, which is inside the Sommet Center, 501 Broadway, Suite 501, Nashville, Tennessee (enter the building at the entrance located at the corner of Broadway and 6th Avenue). The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to **Wells Fargo Bank Minnesota, N.A. as Trustee, FKA Norwest Bank Minnesota, N.A. as Trustee for Certificate Holders of SACO1 Series, 1999-2** for the sum of **$68,330.00**, which was the highest and best valid bid offered, and the purchaser, **Wells Fargo Bank Minnesota, N.A. as Trustee, FKA Norwest Bank Minnesota, N.A. as Trustee for Certificate Holders of SACO1 Series, 1999-2,** has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, Paul N. Royal, Substitute Trustee, does hereby bargain, sells, and conveys unto the **Wells Fargo Bank Minnesota, N.A. as Trustee, FKA Norwest Bank Minnesota, N.A. as Trustee for Certificate Holders of SACO1 Series, 1999-2,** the property above mentioned and now more fully described as follows:

Being Lot No. 140 on the Plan of Glencoe Acres, Section 1, of record in Book 1835, Pages 136, 137 and 138, Register's Office for Davidson County, Tennessee.

Being the same property described by deed of record in Book 7366, Page 82, Register's Office for Davidson County, Tennessee.

Parcel No. 13304002000

The said Paul N. Royal, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

NOTICE: This sale and conveyance is subject to a lien or claim of lien filed by the Internal Revenue Service in the Register's Office of Davidson County, Tennessee as Instrument No. 20050531-0060549 and 20071023-0125122. Notice of the Substitute Trustee's foreclosure sale has been given to the Internal Revenue Service as provided for in 26 § U.S.C. 7425 (b). Under the provisions of 26 § U.S.C. 7425 (d) (1), the United States has the right to pre-empt the purchaser for a period of 120 days. A copy of the notice sent and **response received** is attached as Exhibit "A".

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said Paul N. Royal, Substitute Trustee, has hereunto set his hand this 21st day of February, 2008.

PAUL N. ROYAL, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 21st day of February, 2008, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared Paul N. Royal, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

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

NOTARY PUBLIC

LINDA STUNDAHL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. MARCH 31, 2010

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, **$68,330.00**, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 21st day of February, 2008.

NOTARY PUBLIC

LINDA STUNDAHL
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF SHELBY
MY COMM. EXP. MARCH 31, 2010

FOR REGISTER'S USE ONLY

Property known as: 88 McCall Street Nashville, TN 37211	GRANTEE & Send Tax Notice to: Norwest Bank Minnesota, NA as Trustee c/o EMC Mortgage Corporation P.O. Box 293150 Lewisville, TX 75029-3150	This Instrument was prepared by: CRISLIP, PHILIP & ASSOCIATES 4515 Poplar Avenue, Suite 322 Memphis, Tennessee 38117 901.525.2427

Crislip, Philip & Associates

Attorneys at Law

4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117
Telephone (901) 525-2427
Facsimile (901) 255-9306

E-Mail: jbp@crislipphilip.com

John B. (Bucky) Philip
Paul N. Royal
James A. Crislip, Jr.
James A. Crislip (1926-1998)

Office Manager: Linda Stundahl

January 22, 2008

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7007 1490 0004 0211 3986

ATTN: JAMES M. KELLEY
INTERNAL REVENUE SERVICE
MDP 53 ROOM 285
801 Broadway
Nashville, Tennessee 37203

RE: FORECLOSURE SALE
WELLS FARGO BANK MINNESOTA, N.A.
EMC MORTGAGE CORPORATION, as servicing agent
Johnie Pearl Pitts Jones & Douglas E. Jones
Lien recorded as Instrument No. 20071023-0125122 & 20050531-0060549

Dear Sir/Madam:

We are commencing foreclosure on real estate owned by Johnie Pearl Pitts Jones & Douglas E. Jones, 88 McCall Street, Nashville, TN 37211, being more particularly described as follows:

See attached Exhibit "A"

We do not have an abstract but a foreclosure reference reveals Johnie Pearl Pitts Jones & Douglas E. Jones acquired the property by deed dated 09/14/87 and recorded in Book 7366, Page 8234 645 in the Register's Office of Davidson County, Tennessee.

There is a mortgage held by Sovran Equity Mortgage Corporation in the original amount of $59,538.78, dated July 20, 1988, and recorded in Book 7608, Page 958 in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

A mortgage is held by EMC Mortgage Corporation in the original amount of $227,200.00, dated 01/16/07, and recorded as Instrument No. 20070309-0029424 in the Register's Office of Davidson County, Tennessee. The balance owed is set out below. A copy of the Deed of Trust is enclosed.

The next instrument of record is a Federal Tax Lien, Internal Revenue Service The pertinent information is as follows:

Instrument No.	Date Filed	Serial No.	Identifying No.	Amount
20071023-0125122	10/16/07	398064407	31-1164959	$7,770.28

This lien is filed against Patricia A. Harris.

We are enclosing two (2) copies of each Federal Tax Lien of record.

The next instrument of record is a Federal Tax Lien, Internal Revenue Service The pertinent information is as follows:

Instrument No.	Date Filed	Serial No.	Identifying No.	Amount
20050531-0060549	05/23/05	229364705	250-43-4455	$75,024.59

This lien is filed against Doug Jones.

We are enclosing two (2) copies of each Federal Tax Lien of record.

The next instrument of record is an order of judgment held by Target National Bank/Target Visa the original amount of $4,816.55, filed against Patricia A. Jones, dated 12/13/06, and recorded as Instrument No. 20070109-0003461 in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

The next instrument of record is an order of judgment held by Kebreab Ghebreaselasie the original amount of $7,470.00, filed against John Jones, individually and dba Advantage Home Improvement, dated 05/01/97, and recorded in Book 10453, Page 204 in the Register's Office of Davidson County, Tennessee. The current balance is unknown.

We do not have a current appraisal and the current value is unknown. Our client does not desire to venture an opinion.

The amount due our client is approximately $64,288.38 and is broken down as follows:

Balance	$62,668.38
Attorney's Fee & Trustee's Fee (Est.)	1,000.00
Publication (Approx.)	400.00
Foreclosure Reference	200.00
Miscellaneous	20.00

We are commencing to advertise and sale the above property for cash to the highest and best bidder at a trustee's foreclosure sale to be held on Thursday, February 21, 2008 at 11:30 o'clock a.m. outside the door of the Register of Deeds Office for Davidson County, which is inside the Sommet Center, 501 Broadway, Suite 501, Nashville, Tennessee (enter the building at the entrance located at the corner of Broadway and 6th Avenue).

The notice requirements of 26 U.S.C § 7425 (b) is being complied with.

We trust the foregoing complies with the requirements of 26 U.S.C. §7425 and the subsections thereof and that you will see your way clear to consent to the sale of this property free of the Federal Tax Lien.

Very truly yours,

PNR

Paul N. Royal
/lp
Enc.
G:\wp51\I.R.S.TAX LIEN LETTERS\JONES, JOHNIE.EMC.DAVIDSON.wpd

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

February 6, 2008

Crislip, Philip & Associates
4515 Poplar Avenue, Suite 322
Memphis, Tennessee 38117

Dear Mr. Royal:

This is to acknowledge receipt of your correspondence dated January 22, 2008 regarding Doug Jones/Patricia A. Harris, 88 McCall Street, Nashville, Tennessee 37211, TIN XXX-XX-4455/XX-XXX4959. 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 M. Claybrook

Gwannette M. Claybrook
Technical Services Group Manager

Enclosure

[redacted]