Davidson County DEEDTRS
Recvd: 08/07/08 09:33 5 pg
Fees:28.00 Taxes:472.86
20080807-0081347

PREPARED BY AND RETURN TO:
Joe M. Kirsch, Attorney
6055 Primacy Parkway, Suite 410
Memphis, TN 38119
901-767-5566
Fax: 901-761-5690

Name: Jennifer Bonilla, and Jesus Bonilla
S&K#: 08-005088

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated March 5, 2007, recorded in Instrument number 20070313-0030566 in the Register's Office of Davidson County, Tennessee, Jennifer Bonilla and Jesus Bonilla, wife and husband, conveyed to Southeast Title, Trustee, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number 20080711-0071269, in the Register's Office of Davidson County, Tennessee; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of sale Deed of Trust by which advertisement the sale was appointed to be held on July 28, 2008, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00 AM; and,

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash at which time the said property was struck off and sold to Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corporation, whose address is Taylor, Bean & Whitaker, 1417 N. Magnolia Avenue, Ocala, Florida 34475 at and for the sum of $127,800.00, that being the highest and best bid offered; and,

WHEREAS, the said Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corporation, has assigned it's interest in the said property to US BANK NATIONAL ASSOCIATION as Trustee for TBW 2007-2; and,

WHEREAS, the purchaser, being the holder of the indebtedness has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corporation, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Shapiro & Kirsch, LLP., as Substitute Trustee, does hereby grant, bargain, sell and convey to the said US BANK NATIONAL ASSOCIATION as Trustee for TBW 2007-2, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

Described property in Davidson County, Tennessee to wit:

Lot Number 114, of Hickory Highland Place, Section Two (2), recorded in Instrument Number 20010608-0060706, Register's Office for Davidson County, Tennessee to which reference is hereby made for a more particular description of said property.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20070313-0030566 in the Register's Office of Davidson County, Tennessee.

The grantor received title to the above-captioned real estate by Deed of Trust of record Instrument number 20070313-0030566 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20070313-0030566, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements.

This conveyance is subject to the right of the United States of America to redeem the land as provided for in 26 U.S.C. 7425 (d) (1). Attached hereto is a copy of said notice and letter of compliance.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto US BANK NATIONAL ASSOCIATION as Trustee for TBW 2007-2, its successors and assigns, in fee simple forever, to whom the said Shapiro & Kirsch, LLP., Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Shapiro & Kirsch, LLP., Substitute Trustee, has hereunto set his hand and seal on the date written below.

Shapiro & Kirsch, LLP.

Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 28 day of May, 2008, before me, a Notary Public, in and for said State and County, personally appeared Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be the Managing Foreclosure Attorney of Shapiro & Kirsch, L.L.P. the within named bargainor, a limited liability partnership, and that as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the Limited Liability Partnership.

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

12-22-09
My commission expires:

Notary Public

TRACY L SHARP STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of property conveyed (whichever is greater) is $127,800.00.

Affiant

Subscribed and sworn to before me on the date written above.

12-22-09
My commission expires:

Notary Public

TRACY L SHARP STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

PROPERTY ADDRESS: 4520 Highland Ridge Drive, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
US BANK NATIONAL ASSOCIATION as Trustee for TBW 2007-2
1417 N. Magnolia Avenue
Ocala, Florida 34475

S & K #:08-005088
Map & Parcel – 16302006700

08-005088

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

July 24, 2008

Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, Tennessee 38119

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated June 27, 2008 regarding Jennifer Bonilla & J. Bonilla-Lara/Jesus Bonilla-Lara, 4520 Highland Ridge Drive, Antioch, Tennessee 37013, TIN XXX-XX-9527/XXX-XX-2135. 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,

Technical Services Acting Group Manager

Enclosure

Gerald M. Shapiro
Admitted in Illinois
and Florida
Joe M. Kirsch
Admitted in Tennessee
Sharon N. Fewell
Admitted in Tennessee
and Arkansas
D. Denise Griffin
Admitted in Tennessee
and Arkansas

Shapiro and Kirsch, LLP

ATTORNEYS AT LAW

Ashley M. Jones
Admitted in Tennessee
and Arkansas
Renee G. Kammer
Admitted in Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee
R. Todd Mosley
Admitted in Tennessee
Jeremy Lipford
Director of Operations

June 27, 2008

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7160 3901 9845 6020 2481)

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

Attention: P. Jackson

Dear Sir:

The undersigned, as Substitute Trustee, under that certain purchase money Deed of Trust from Jennifer Bonilla and Jesus Bonilla, wife and husband to Southeast Title, Trustee, dated March 5, 2007, recorded in the Register's Office of Davidson County, Tennessee, in Instrument number 20070313-0030566; has been requested by the noteholder, Mortgage Electronic Registration Systems, Inc. as nominee for Taylor, Bean & Whitaker Mortgage Corporation, to sell the security pursuant to the terms of the obligation secured thereby and notice of the proposed sale is hereby given pursuant to Section 7425 of the Internal Revenue Code of 1954.

Enclosed please find a copy of the Notice of Federal Tax Liens recorded in Instrument Number 20080609-0058915 , in the Register's Office of Davidson County, Tennessee.

With respect to the property to be sold, the following information is hereby given:

(a) The description of the property is affected by the Notice, as listed in the deed and Deed of Trust recorded in the aforesaid Register's Office Described property in Davidson County, Tennessee to wit:

Lot Number 114, of Hickory Highland Place, Section Two (2), recorded in Instrument Number 20010608-0060706, Register's Office for Davidson

County, Tennessee to which reference is hereby made for a more particular description of said property.

(b) The proposed sale of the property, pursuant to the terms of the first Deed of Trust referred to above is to be held on **July 28, 2008 @ 10:00 AM**; Nashville, Tennessee.

The approximate amount of the principal obligation, including interest, secured by the lien of said deed of trust and description of the other expenses which may be charged against the sale proceeds are as follows:

Unpaid principal balance	$150,000.00
Interest 2/1/08 to 07/28/08	$0.00
Late charges	$0.00
Attorney fees	$550.00
Advertisement	$450.00
Recording charges	$32.00
State tax	$498.41
TOTAL	$151,530.41

Enclosed is a copy of the Deed of Trust.

If your office is in need of further information, please advise.

Sincerely,

LAW OFFICES OF SHAPIRO & KIRSCH

Joe M. Kirsch

Enclosures
cc: Taylor, Bean & Whitaker

ins2.ltr
S & K #08-005088