BILL GARRETT, Davidson County
Trans: T20090051035 DEEDTRS
Recvd: 07/29/09 10:19 6 pgs
Fees: 33.00 Taxes: 500.24
20090729-0070857

Prepared by and Return to:
Patrick Taggart/ccollymore 07/23/2009
McCurdy & Candler, L.L.C.
250 East Ponce DeLeon Avenue, Suite 600
Decatur, GA 30030

SUBSTITUTE TRUSTEE'S DEED

Aurora Loan Services
File No. 08-10239 /Steven O. Williams

Tennessee, Davidson County

WHEREAS, by Deed of Trust dated February 1, 2007, and recorded in the Register's Office of Davidson County, Tennessee, on February 7, 2007 at Instrument No. 200702070015938, ("Deed of Trust"), Steven O. Williams conveyed to Arnold M. Weiss, Trustee, 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 Aurora Loan Services, LLC; and

WHEREAS, Aurora Loan Services, LLC, being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 200907100064470, 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 The Nashville Record - Davidson in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on 6/26/2009, 7/3/2009, and 7/10/2009. The sale was held on July 23, 2009, in Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Aurora Loan Services, LLC, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $135,200.00; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to Aurora Loan Services, LLC, its 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;

WHEREAS, this sale shall be subject to the right of redemption by the **INTERNAL REVENUE SERVICE, DEPARTMENT OF U.S. TREASURY**, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record at Instrument No. 20010803-0083320 and Instrument No. 20040414-0041710 Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

NOW, THEREFORE, in consideration of the premises and of the payment by Aurora Loan Services, LLC as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned Patrick A. Taggart, as Substitute Trustee, does hereby grant, bargain, sell and convey unto Aurora Loan Services, LLC, its successors and assigns, in fee simple forever, the following described property, to-wit:

FOR LEGAL DESCRIPTION, SEE EXHIBIT "A"
ATTACHED HERETO AND MADE A PART HEREOF

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 Aurora Loan Services, LLC, its successors and assigns, forever, to whom the said, Patrick A. Taggart, 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, Patrick Taggart, has hereunto executed, on July 23, 2009.

Patrick Taggart
Substitute Trustee

STATE OF GEORGIA
COUNTY OF DEKALB

On July 23, 2009, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared, Patrick A. Taggart, Substitute Trustee, the within named bargainor, with whom I am personally acquainted (or proved on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she executed the foregoing instrument for the purposes contained therein.

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

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

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 $135,200.00, 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 July 23, 2009.

Notary Public

OFFICIAL SEAL
CATHERINE COLLYMORE
NOTARY PUBLIC, NEWTON COUNTY, GA
MY COMMISSION EXPIRES FEB. 19, 2012

Mail Tax Notices to and Property Owner:
Aurora Loan Services, LLC
3131 South Vaughn Way
Aurora, CO 80014

Map & Parcel No.: 08104016200
Property Address: 1834 4th Avenue North
Nashville, TN 37208

Exhibit "A"

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 61 on the Plan of D.T. McGavocks Addition to Nashville, as of record in Book 21, Page 64, Registers Office for Davidson County, Tennessee and further described as follows; Said Lot No. 61 fronts 50 feet on the Easterly side of Fourth Avenue North and extends back between parallel lines with the Southerly margin of Coffee Street 161 feet to an alley.

Being the same property conveyed to Steven O. Williams from Sidney Property Investments, LLC by Warranty Deed dated September 21, 2006 and recorded September 26, 2006 in Instrument #20060925-0118293, Registers Office for Davidson County, Tennessee.

LAW OFFICES
McCURDY & CANDLER, L.L.C.
SUITE 600
250 EAST PONCE DE LEON AVENUE
DECATUR, GEORGIA 30030

JULIUS A. McCURDY (1903 - 1993)
SCOTT CANDLER, JR. (1926 - 1994)
J. ROBIN HARRIS (1925 - 1989)

JOHN WALTER DRAKE
ALAN E. RAUBER
JOHN C. SAMMON
ANTHONY DEMARLO
SCOTT CANDLER, III
CLARK E. CANDLER
EDNA E. HAWES
SIDNEY A. GELERNTER*
DONALD C. SUESSMITH, JR.
J. MICHAEL DUGAN*
CHRISTIE B. HENNINGS
DEBORAH Y. CHANDLER
FRANK R. OLSON*
A. BRETT VERNER
LAURA A. GRIFKA*
C. ELIZABETH JONES
PATRICK N. TAGGART*
JOHN D. ANDRLE
C. ERIC BURKETT
JESSICA A. PRICE
BRENT Z. SKOLNICK
CHRISTINA J. SOLOHUB
TENNIELLE B. BAILEY
ROBERT J. WILKINSON*
OF COUNSEL:
REBECCA A. HOELTING
MARGARET C. COURTRIGHT
FRANK J. RHODES, JR.
H. RAIFORD HODGES, JR. (RETIRED)

*ALSO ADMITTED IN TENNESSEE

MAILING ADDRESS:

Post Office Box 57
Decatur, Georgia 30031

TELEPHONE: 404-373-1612
MAIN TELECOPIER: 404-370-7232

WEBSITE: WWW.MCCURDYCANDLER.COM

June 23, 2009

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

RE:	Our File No.:	08-10239
	Loan No.:	0021906243
	Borrower Name:	Steven O. Williams
	Taxpayer:	**Same as above**
	SSN:	**421-25-4681**
	Property Address:	1834 4th Avenue North Nashville, TN 37208

Dear Sir or Madam:

Our firm is in the process of foreclosing a Deed of Trust on the property at Davidson County, Tennessee, a copy of the legal description being attached herewith. The present owner(s) of record is/are Steven O. Williams .

Our examination of the records in Davidson County, Tennessee, reveals that there is of record a Federal Tax Lien. For your identification, I am attaching copies of the Department of Treasury-Internal Revenue Service Form 668 on the above-referenced tax lien, in compliance with paragraph 7425(c) of the Internal Revenue Code, i.e., a Notice of Non-judicial Sale.

The Deed of Trust to be foreclosed by public sale was executed by Steven O. Williams to Homecomings Financial, LLC (f/k/a Homecomings Financial Network, Inc.) on February 1, 2007 in the principal amount of $207,000.00 at 8.00000 percent interest. The amount due on the day of foreclosure is approximately $247,965.31. The per diem amount is $46.69. Estimated fees and costs of foreclosure are $1,500.00. The foreclosure will take place on July 23, 2009 . The sale will be for cash.

This notice is being submitted in duplicate and I would appreciate your indicating the date and time received on the duplicate copy and returning it to the undersigned at the following address:

P.O. Box 57
Decatur, GA 30031

Yours very truly,
McCurdy & Candler, L.L.C.

Patrick A. Taggart

BY: Patrick A. Taggart

PT/ccollymore
Enclosures

SUBSTITUTE TRUSTEE'S SALE

TENNESSEE, DAVIDSON COUNTY

WHEREAS default having been made in the payment of the indebtedness, secured by a Deed of Trust executed by Steven O. Williams to Arnold M. Weiss, Trustee dated February 1, 2007 in the amount of $207,000.00, and recorded in the Register's Office of Davidson County, Tennessee in Instrument No. 20070207-0015938, ("Deed of Trust");

WHEREAS the beneficial interest of said Deed of Trust was last transferred to Aurora Loan Services, LLC by assignment; and

WHEREAS Aurora Loan Services, LLC the current owner and holder of said Deed of Trust (the "Owner and Holder"), appointed the undersigned, Patrick A. Taggart, Sidney A. Gelernter, J. Michael Dugan or Laura A. Grifka, 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 amount of said indebtedness has been declared due as provided in said Deed of Trust by the Owner and Holder, and the undersigned Patrick A. Taggart, Sidney A. Gelernter, J. Michael Dugan or Laura A. Grifka, Substitute Trustee, or a duly appointed attorneys or agents, by virtue of the power and authority vested in the Appointment of Substitute Trusee, will on Thursday, July 23, 2009 commencing at 12:00 PM at 501 Broadway at the front of Sommet Center, formerly known as Gaylord Entertainment Center, Nashville, Tennessee; proceed to sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 61 on the Plan of D.T. McGavocks Addition to Nashville, as of record in Book 21, Page 64, Registers Office for Davidson County, Tennessee and further described as follows;
Said Lot No. 61 fronts 50 feet on the Easterly side of Fourth Avenue North and extends back between parallel lines with the Southerly margin of Coffee Street 161 feet to an alley.

Being the same property conveyed to Steven O. Williams from Sidney Property Investments, LLC by Warranty Deed dated September 21, 2006 and recorded September 26, 2006 in Instrument #20060925-0118293, Registers Office for Davidson County, Tennessee.

Map & Parcel No.: 08104016200

PROPERTY ADDRESS: 1834 4th Avenue North, Nashville, Tennessee 37208
CURRENT OWNER(S): Steven O. Williams
SUBORDINATE LIENHOLDERS: Mohawk Industries Inc.
OTHER INTERESTED PARTIES: Internal Revenue Service

This sale is also subject to the right of redemption by the **INTERNAL REVENUE SERVICE, DEPARTMENT OF U.S. TREASURY**, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in:Instrument No. 20010803-0083320 and Instrument No. 20040414-0041710 Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

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 sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property; as well as any prior liens or encumbrances as well as priority created by a fixture filing; and/or any matter that an accurate survey of the premises might disclose.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

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.

Patrick A. Taggart, Sidney A. Gelernter, J. Michael Dugan or Laura A. Grifka
McCurdy & Candler, L.L.C.
(404) 373-1612
www.mccurdycandler.com
File No. 08-10239 /CONV
Ad Run Dates: 6/26/2009, 7/3/2009, and 7/10/2009
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.