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

BILL GARRETT, Davidson County
Trans:T20100009090 DEEDTRS
Recvd: 02/16/10 10:35 8 pgs
Fees:42.00 Taxes:0.00
20100216-0011650

Name: Scott Cameron,
S & K#: 09-013958

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated July 28, 2005, recorded in Instrument number 20050801-0089528 in the Register's Office of Davidson County, Tennessee, Scott W. Cameron and Sheila Hall Cameron, husband and wife, conveyed to Tonya Esquibel, 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 20090807-0074487, 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 January 4, 2010 at 10:00 am, at which time it was announced the sale adjournment to be held on February 5, 2010, at the Davidson County Courthouse in Nashville, Tennessee, at 10:00AM; 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 OneWest Bank, FSB, whose address is OneWest Bank, FSB, 888 E. Walnut Street, Pasadena, California 91101 at and for the sum of $247,434.80, that being the highest and best bid offered; and,

WHEREAS, the said OneWest Bank, FSB has assigned its interests in the said property to Federal National Mortgage Association, its successors and assigns; 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 OneWest Bank, FSB, 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 Federal National Mortgage Association, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee to wit:

Lot Number 90 on the Plan of Highland Creek, a planned Unit Development, Section Five of record in Instrument Number. 20040915-0111296, Register's Office for said County, to which reference is made for a more complete description.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20050801-0089528 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 20050801-0089528 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 20050801-0089527, 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.

SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

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 Federal National Mortgage Association, 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

Ashley M. Jones, Authorized Agent

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 5th day of February, 2010, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be the Authorized Agent of Shapiro & Kirsch, LLP 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.

My Commission Expires: June 4, 2013

My commission expires:

Notary Public

KRISSY GILLUM
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

NO TAX/EXEMPT AGENCY

PROPERTY ADDRESS: 3344 Hickory Run, Nashville, TN 37211

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Federal National Mortgage Association
P.O. Box 650043
Dallas, TX 75265-0043

S & K #:09-013958
Map & Parcel – 180040A17100CO

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

Shapiro and Kirsch, LLP

ATTORNEYS AT LAW

Renée G. Kimmel
Admitted in Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee
R. Todd Mosley
Admitted in Tennessee
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Jeremy Lipford, Director of Operations

November 18, 2009

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7160 3901 9848 6618 4399)

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 Scott W. Cameron and Sheila Hall Cameron, husband and wife to Tonya Esquibel, Trustee, dated July 28, 2005, recorded in the Register's Office of Davidson County, Tennessee, in Instrument number 20050801-0089528; has been requested by the noteholder, OneWest Bank, FSB, 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 0030425-0055717, Instrument Number 20080306-0022487 and Instrument Number 20080306-0022488, 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 located in Davidson County, Tennessee to wit:

Lot Number 90 on the Plan of Highland Creek, a planned Unit Development, Section Five of record in Instrument Number. 20040915-

0111296, Register's Office for said County, to which reference is made for a more complete description.

(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 **January 4, 2010 @ 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	$ 224,981.29
Interest 12/1/08 to 01/04/10	$ 13,726.60
Late charges	$ 356.65
Attorney fees	$ 550.00
Advertisement	$ 450.00
Recording charges	$ 32.00
State tax	$792.32
TOTAL	$240,888.86

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: OneWest Bank, FSB

lrs2.ltr
S & K #09-013958

1916

Form 668 (Y)(c)
(Rev. October 2000)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #8
Lien Unit Phone: (800) 829-3903

Serial Number
620388620

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer SCOTT W CAMERON

Residence 210 DELLROSE DR
NASHVILLE, TN 37214-2020

Davidson County LIENFTL
Recvd: 04/25/03 08:41 1pgs
Fees:12.00 Taxes:0.00
20030425-0055717

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2001	[redacted]-9800	06/03/2002	07/03/2012	15715.41
				Total	$ 15715.41

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

This notice was prepared and signed at Nashville, TN, on this,

the 15th day of April, 2003.

Signature
for G ACKLIN

Title
ACS
(800) 829-3903

28-00-0008

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-466, 1971 - 2 C.B. 408)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 10-00)
CAT. NO 60025X

Form 668 (Y)(c)
(Rev. February 2004)

4604

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
NAGE & INVESTMENT AREA #3
Lien Unit Phone: (800) 829-7650

Serial Number
425570406

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Davidson County LIENFTL
Recvd: 03/06/08 09:22 1 pgs
Fees:12.00 Taxes:0.00

20080306-0022487

Name of Taxpayer SCOTT W & SHEILA HALL CAMERON

Residence 3344 HICKORY RUN
NASHVILLE, TN 37211-7052

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2004	XXX-XX-9800	11/14/2005	12/14/2015	3449.40
				Total	$ 3449.40

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

This notice was prepared and signed at NASHVILLE, TN, on this,

the 28th day of February, 2008.

Signature K. A. Mitchell
for DEBRA K. HURST

Title
ACS
(800) 829-7650

13-00-0000

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

Form 668 (Y)(c)
(Rev. February 2004)

4604

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
WAGE & INVESTMENT AREA #3
Lien Unit Phone: (800) 829-7650

Serial Number
425570508

For Optional Use by Recording Office

Davidson County LIENFTL
Recvd: 03/06/08 09:22 1 pgs
Fee:12.00 Taxes:0.00

20080306-0022488

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer SCOTT W CAMERON

Residence 3344 HICKORY RUN
NASHVILLE, TN 37211-7052

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2002	XXX-XX-9800	06/09/2003	07/09/2013	7531.87
1040	12/31/2003	XXX-XX-9800	09/20/2004	10/20/2014	11077.15
CIVP	03/31/2004	XXX-XX-9800	10/16/2006	11/15/2016	725.66
CIVP	06/30/2004	XXX-XX-9800	10/16/2006	11/15/2016	7474.47
CIVP	09/30/2004	XXX-XX-9800	10/16/2006	11/15/2016	6367.96
CIVP	12/31/2004	XXX-XX-9800	10/16/2006	11/15/2016	7029.03

Place of Filing
Register of Deeds
Davidson County
Nashville, TN 37201

Total $ 40206.14

This notice was prepared and signed at NASHVILLE, TN, on this,

the 28th day of February, 2008.

Signature K. A. Mitchell
for DEBRA K. HURST

Title
ACS
(800) 829-7650

13-00-0000

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

December 1, 2009

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

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated November 18, 2009 regarding Scott W. & Sheila Hall Cameron, 3344 Hickory Run, Nashville, Tennessee 37211, TIN XXX-XX-9800. 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 Wendy Smoot, badge number 1000342330, telephone number, (615)250-5093, fax to (615)250-6008, or write to 801 Broadway, MDP 53, Nashville, TN 37203. Thank you for your cooperation.

Sincerely,

L Dunn

Leticia Dunn
Technical Services Group Manager

Enclosure