FILE NO.: 426.1001150TN\ALG

BILL GARRETT, Davidson County
Trans:T20100012268 DEEDTRS
Recvd: 03/02/10 12:43 6 pgs
Fees:32.00 Taxes:0.00
20100302-0015905

THIS INSTRUMENT PREPARED BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 14, 2003 and recorded in the Register's Office of Davidson County, TN, at instrument 200306160082461, ("Deed of Trust")Patrica Perez conveyed to First American Title Insurance Company, 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, **Provident Funding Associates, L.P.,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **instrument 20100205-0009369** 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 01/22/2010, 01/29/2010 and 2/5/2010 and 2/12/2010, in THE NASHVILLE RECORD, by which advertisement the sale was held on February 18, 2010, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A 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 200906150055290. 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, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Provident Funding Associates, L.P.,** being the highest, best and last bidder, became the purchaser of said property at and for the sum of $90,436.15; and

WHEREAS, the said owner and holder of the debt has assigned its interests in the said property to the Federal Home Loan Mortgage Corporation, McLean, VA, his/her successors and assigns; 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 Provident Funding Associates, L.P. as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.,** as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Federal Home Loan Mortgage Corporation**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Being Unit No. 149 on the Plan of Huntington Ridge Townhomes, Revision One, as of record in Plat Book 9700, Page 846, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description. Being the same property conveyed to Patricia Perez, an unmarried person by deed from Karen P. Easter, unmarried and field for record on December 31, 2001 in Book 20020108, Page 0002820, Register's Office for Davidson County, Tennessee. APN# 161-11-0-A-149.00-CO

The last recorded Warranty Deed was filed of record at instrument 200201080002820 in the Register's Office of Davidson County, TN.

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 **Federal Home Loan Mortgage Corporation**, its successors and assignsforever, to whom the said, **Nationwide Trustee Services, Inc.,** 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, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 18th day of February, 2010.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 18th day of February, 2010, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, 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 **Nationwide Trustee Services, Inc.**, 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 corporation by himself or herself as such officer or member.

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

Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA Exp. Nov. 28, 2010

My Commission Expires: 11-28-2010

NO TAX

GOVERNMENTAL AGENCY

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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 $0, 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 18TH DAY OF FEBRUARY 2010.

Notary Public

RONALD KEY NOTARY PUBLIC GWINNETT COUNTY, GA Exp. Nov. 28, 2010

My Commission Expires: 11-28-2010

File No.: 426.1001150TN (Perez)
Property Address: 465 Huntington Ridge Drive, Nashville, TN 37211
Tax Parcel ID No.: 161-11-0A-149.00-CO

Mail Tax Notices To and Property Owner:

Federal Home Loan Mortgage Corporation
1410 Springs Hill Road
McLean, VA 22102

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on May 14, 2003, by Patrica Perez to First American Title Insurance Company, Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under instrument 200306160082461, ("Deed of Trust"); and

WHEREAS, Provident Funding Associates, L.P., the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, Nationwide Trustee Services, Inc., 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 indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, Nationwide Trustee Services, Inc., Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on Thursday, **February 18, 2010**, commencing at **12:00 PM** at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center of Davidson County, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit:

Being Unit No. 149 on the Plan of Huntington Ridge Townhomes, Revision One, as of record in Plat Book 9700, Page 846, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description. Being the same property conveyed to Patricia Perez, an unmarried person by deed from Karen P. Easter, unmarried and field for record on December 31, 2001 in Book 20020108, Page 0002820, Register's Office for Davidson County, Tennessee. APN# 161-11-0-A-149.00-CO

PROPERTY ADDRESS: 465 Huntington Ridge Drive, Nashville, TN 37211

CURRENT OWNER(S): Patrica Perez

The sale of the above-described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

This sale is also subject to the right of redemption by the **INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY,** pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Book 20090615, Page 0055290. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

SUBORDINATE LIENHOLDERS: N/A

OTHER INTERESTED PARTIES: N/A

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 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.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Nationwide Trustee Services, Inc., Substitute Trustee
c/o PLG
Nationwide Trustee Services, Inc.

Exhibit A

1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181 (ext.)
File No.: 426.1001150TN
Insertion Dates: 01/22/2010, 01/29/2010 and 2/5/2010 and 2/12/2010

NATIONWIDE TRUSTEE SERVICES, INC.

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

January 21, 2010

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

2010 FEB 25 AM 10:31

Re: **Notice of Federal Tax Lien**
File Number: 426.1001150TN
Name Per Client: Patrica Perez
Property Address: 465 Huntington Ridge Drive
Nashville, TN 37211

Dear Sir or Madam:

I am writing to advise you in accordance with 26 U.S.C. 7425 that Provident Funding Associates, L.P. has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on February 18, 2010. 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 Book 20090615, Page 0055290.

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: Pat Perez (227-68-5052). 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 $ 85,886.52. Interest through the sale date is approximately 2,294.23. 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

Exhibit B

about this matter, please do not hesitate to contact this office.

Sincerely,
Prommis Solutions, LLC on behalf of
Nationwide Trustee Services, Inc.

PLG

Enclosures
cc: Provident Funding Associates, L.P.