Prepared by and Return to:
Rubin Lublin , LLC
One Park Place, Suite 380
6148 Lee Highway
Chattanooga, TN 37421
BAC-08-03229

BILL GARRETT, Davidson County
Trans:T20100014179 DEEDTRS
Recvd: 03/10/10 09:17 15 pgs
Fees:78.00 Taxes:273.89
20100310-0018295

ADDRESSES NEW OWNER(S) AS FOLLOWS	SEND TAX BILLS TO:	MAP PARCEL NUMBER
The Bank Of New York Mellon fka The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-7	**The Bank Of New York Mellon fka The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-7**	**107140129**
1800 Tapo Canyon Road	**1800 Tapo Canyon Road**	
Simi Valley, California 93063	**Simi Valley, California 93063**	

SUCCESSOR TRUSTEE'S DEED

This instrument made and entered into on February 4, 2010, by Everett L. Hixson, Jr., Successor Trustee ("Successor Trustee").

WHEREAS, by that certain Deed of Trust dated April 18, 2006 and recorded on April 25, 2006 in **Instrument Number 20060425-0047186**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **Annette Smith and Timothy Smith** ("Borrower") conveyed to Robert M. Wilson, Jr., Trustee, certain real property as described below (the "Property") to secure the payment of a certain indebtedness described in the Deed of Trust including, without limitation, that evidenced by a certain promissory note executed on April 18, 2006 (the "Note"), which obligation is presently held and owned by The Bank Of New York Mellon fka The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-7; and

WHEREAS, demand was made for the payment of the Note secured by the Deed of Trust referenced above, the payment of which was in default, and the obligation secured by the Deed of Trust referenced above was declared due and payable as provided in the Note and Deed of Trust, but the obligation was not paid; and

WHEREAS, Lender, the owner and holder of the Note evidenced by the Deed of Trust, demanded that the Property be advertised and sold in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned, Everett L. Hixson, Jr., was duly appointed as Successor Trustee in the place and stead of Robert M. Wilson, Jr., said appointment being set forth in **INSTRUMENT NUMBER 20100203-0008490** said Register's Office; and

WHEREAS, the Successor Trustee caused notice to be published as provided in the Deed of Trust and Note in the Tennessee Tribune that the Property would be sold on January 28, 2010, at

11:00 AM, at the door of the Davidson County Courthouse, Nashville Tennessee, such advertisement appearing in said newspaper on **January 07, 2010, January 14, 2010, and January 21, 2010**, a copy of such notice sent to Borrower, the current owner of the Property, and all other parties who appeared to have any interest in the Property reflected in the records of the Register's Office of Davidson County, Nashville Tennessee, and following such notice the default was not cured; and

WHEREAS, the Successor Trustee at the time, place and date specified in said notices appeared and announced to those assembled that the January 28, 2010 sale was postponed to February 4, 2010 at the same time and place. On February 4, 2010 at the same time and place, the Substitute Trustee appeared and offered the Property for sale, and after opening the floor for competitive bids, sold said Property to The Bank Of New York Mellon fka The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-7 at the price of **Seventy Four Thousand Twenty Five and 00/100 dollars ($74,025.00)**, this being the highest, last and best bid.

NOW, THEREFORE, I, Everett L. Hixson, Jr., Successor Trustee as aforesaid, in consideration of the premises and the sum of Seventy Four Thousand twenty five and 00/100 dollars **Seventy Four Thousand Twenty Five and 00/100 dollars ($74,025.00)** to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **The Bank Of New York Mellon fka The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-7** ("Grantee"), its successors and assigns, all of my right, title and interest in and to the Property, including without limitation, the following described real estate and improvements located thereon, but no further or otherwise, located in Davidson County, Tennessee, and more particularly described as follows, to wit:

BEING LOT NUMBER 131 ON THE PLAN OF MIRO MEADOWS SUBDIVISION, AS OF RECORD IN PLAT BOOK 1424, PAGE 94 AND 95, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

PROPERTY ADDRESS: 1014 Kipling Drive, Nashville, TN 37217.

Borrower's source of title is that certain Warranty Deed dated 04/18/2006 from Leslie Mayes to Annette Smith of record on 04/25/2006 in Instrument Number 20060425-0047185 in said Register's Office.

To have and to hold the aforesaid real estate, together with all improvements thereon, free from any equity of redemption, statutory right of redemption, spouse's elective share, homestead, dower, courtesy and all other exemptions, as provided in, but only to the extent provided in, said Deed of Trust.

Said sale will be subject to **(1)** any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; **(2)** any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; **(3)** any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; **(4)** applicable covenants, restrictions, building setbacks, easements, and to all conditions as shown with respect to the aforementioned Property in the Register`s Office of Davidson County, Tennessee; **(5)** any governmental zoning and subdivision ordinances or regulations in effect thereon; **(6)** the accuracy of the Index Book of the said Register`s Office; **(7)** any right of redemption as provided for in 26 U.S.C. § 7425(d), which the Internal Revenue Service may have with respect to the Federal tax lien attached hereto,

taking into account the fact that the Internal Revenue Service has been notified of the foreclosure sale pursuant to 26 U.S.C. § 7425(c); **(8)** any right of redemption as provided for in TCA § 67-1-1433(c)(1), which the State of Tennessee may have with respect to the State tax lien attached hereto, taking into account the fact that the State of Tennessee has been notified of the foreclosure sale pursuant to TCA § 67-1-1433(b)(1); and **(9)** any other matters which an accurate survey of the Property might disclose.

The Property is conveyed AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

WITNESS the signature of the Successor Trustee on the day and date first above written.

Everett L. Hixson, Jr.
Successor Trustee

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

Before me, of the state and county aforesaid, personally appeared Everett L. Hixson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged he executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and seal at office in Chattanooga, Tennessee this 4th day of February, 2010.

Notary Public

My commission expires:

4-18-12

CAROL G. HIXSON
STATE OF TENNESSEE NOTARY PUBLIC
HAMILTON COUNTY

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

The actual consideration or value, whichever is greater, for this transfer is **$74,025.00**.

Affiant

Sworn to and subscribed before me this 4th day of February, 2010.

Notary Public

My commission expires: 4-18-12

CAROL G. HIXSON
STATE OF TENNESSEE NOTARY PUBLIC
HAMILTON COUNTY

Exhibit "A"

RUBIN LUBLINSUAREZ SERRANO, LLC

ATTORNEYS AND COUNSELERS AT LAW
ONE PARK PLACE-SUITE 380
6148 LEE HIGHWAY
CHATTANOOGA, TN 37421
TEL (888) 890-5309
FAX (423) 296-1882

December 30, 2009

VIA UPS# 1ZA59V350196411055

Tennessee Department of Labor & Workforce
Priscilla Rushing
220 French Landing Drive
Suite 3D
Nashville, Tennessee 3724-0002

Re: Notice of State Tax Lien/Consent to Sell

Case Number:	**BAC-08-03229-2**
Name Per Client:	**Annette Smith and Timothy Smith**
SSN:	**XXX-XX-4745/XXX-XX-5726**
Property Address:	**1014 Kipling Drive, Nashville, TN 37217**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of State Tax Lien and return to my office in the envelope provided. Our office will need a file stamped copy of the notice showing receipt of the document by the Internal Revenue Service.

Sincerely,

Glen D. Rubin

Glen D. Rubin

Enclosures

RUBIN LUBLIN SUAREZ SERRANO, LLC

ATTORNEYS AND COUNSELERS AT LAW
ONE PARK PLACE, SUITE 380
6148 LEE HIGHWAY
CHATTANOOGA, TN 37421
TEL __SITE_PHONE__
FAX (423) 296-1882

December 30, 2009

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220 French Landing Drive
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Name Per Client:	**Annette Smith and Timothy Smith**
SSN:	**XXX-XX-4745/XXX-XX- 5726**
Property Address:	**1014 Kipling Drive, Nashville, TN 37217**

Dear Sir or Madam:

I am writing to advise you that BAC HOME LOANS SERVICING, L.P. fka COUNTRYWIDE HOME LOANS SERVICING, L.P. has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on January 28, 2010. Enclosed is a copy of the Notice of Sale Under Power which is being published in the Davidson County legal newspaper. The recording information for the Security Deed and subsequent assignments, 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 state tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required by law, we have attached a copy of the specific state tax lien(s) found. We are not certain but believe that the parties named in the state tax lien are the same as the above-referenced borrowers' Social Security Numbers, ending in Annette Smith XXX-XX-4745 Timothy Smith XXX-XX-5726 , or other predecessors in title.

The unpaid principal balance of the loan against the above-referenced property is approximately $111,497.24. Interest through the sale date is approximately $872.62. Costs associated with the sale should be approximately $590.00 and the attorney fees will range from $500.00 to the maximum allowable by Tennessee law.

If you should have any questions about this matter, please do not hesitate to contact this office at (888) 890-5309.

Sincerely,

RUBIN LUBLIN SUAREZ SERRANO, LLC

By: Ellen D. Rubin
Foreclosure Counsel

Enclosures
1. Notice of Sale
2. Copies of State Tax Liens

cc: BAC

State of Tennessee
Dept. of Labor and Workforce Development
Nashville, Tennessee 37245-3545
615-741-5103

NOTICE OF TAX LIEN

DL

Employer:

ANTHONY R & TIMOTHY P SMITH, EACH INDIVIDUALLY
AND AS PARTNERS D/B/A PLUMBERS OF NASHVILLE
907 N 14TH ST B
NASHVILLE TN 37206

Account No.: 0489-321 7
Lien No.: 2-4400
County: Davidson
Page: 1

Pursuant to the provisions of T.C.A. §50-7-404 et. seq., a lien exists in favor of the State of Tennessee Department of Labor and Workforce Development upon all property and all rights, title and interest in property acquired either prior to or subsequent to the filing of this notice, belonging to the above named employer. Notice is hereby given that there have been assessed unemployment taxes, job skills fees, costs, and/or penalty and interest against the said employer, which after demand for payment thereof remain unpaid. The amount of said unemployment taxes, job skills fees, costs, and/or penalty and interest either previously accrued or to accrue in the future without payment, constitutes the amount of said lien.

Periods for which unemployment taxes, job skills fees, costs, and/or penalty and interest have been assessed, and the amounts thereof, are as follows:

Qtr/Year	Tax Due	Interest Through		Penalty Due	Filing Fee
1/2002	$1,600.76	09/30/2002	$144.58		$12.00
2/2002	$585.22	09/30/2002	$17.56	$10.00	
				TOTAL:	$2,370.12

Witness my hand at Nashville, Tennessee, on the 12th day of September, 2002.

This instrument was prepared by the State of Tennessee Department of Labor and Workforce Development.

Mark P. Reineke
Commissioner of Labor and Workforce Development

By Linda Lee Bell

Delegate of Commissioner
Linda Lee Bell

FOR REGISTER USE ONLY-PRINT OR STAMP	
BOOK NO:	DATE:
PAGE NO:	TIME:
REGISTER:	BY:

Davidson County LIENLWD
Recvd: 09/20/02 09:17 1pgs
Fees:12.00 Taxes:0.00
[redacted]
20020920-0114682

STATE COPY

LB-0638 (Rev. 8/99)

000029

UPS Internet Shipping: View/Print Label

1. **Print the label(s):** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.

2. **Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. **GETTING YOUR SHIPMENT TO UPS**
   Customers without a Daily Pickup
   - Schedule a same day or future day Pickup to have a UPS driver pickup all of your Internet Shipping packages.
   - Hand the package to any UPS driver in your area.
   - Take your package to any location of The UPS Store®, UPS Drop Box, UPS Customer Center, UPS Alliances (Office Depot® or Staples®) or Authorized Shipping Outlet near you. Items sent via UPS Return Services℠ (including via Ground) are also accepted at Drop Boxes.
   - To find the location nearest you, please visit the 'Find Locations' Quick link at ups.com.

   Customers with a Daily Pickup
   - Your driver will pickup your shipment(s) as usual.

FOLD HERE

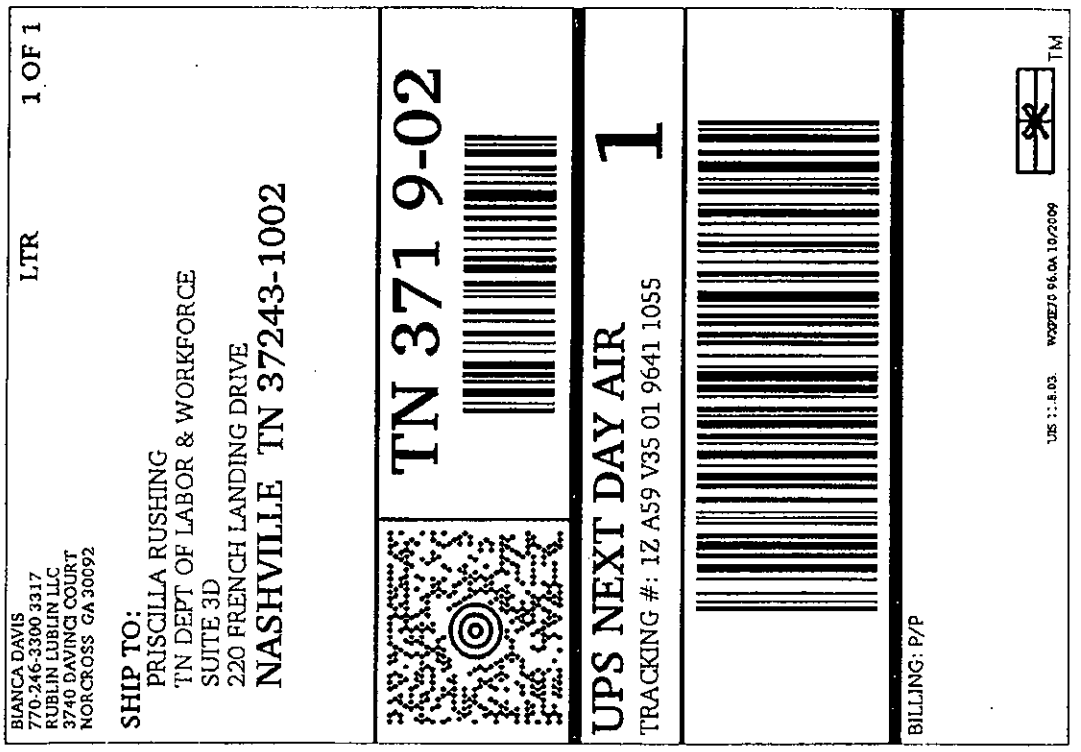


Exhibit "B"

RUBIN LUBLINSUAREZ SERRANO, LLC

ATTORNEYS AND COUNSELERS AT LAW
ONE PARK PLACE-SUITE 380
6148 LEE HIGHWAY
CHATTANOOGA, TN 37421
TEL (888) 890-5309
FAX (423) 296-1882

December 30, 2009

VIA UPS#1ZA59V350197883035

Internal Revenue Service
Ellen Dolby
801 Broadway
MDP53
Nashville, Tennessee 37204

Re: Notice of Federal Tax Lien/Consent to Sell

Case Number:	**BAC-08-03229-2**
Name Per Client:	**Annette Smith and Timothy Smith**
SSN:	**XXX-XX-4745/XXX-XX-5726**
Property Address:	**1014 Kipling Drive, Nashville, TN 37217**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of Federal Tax Lien and return to my office in the envelope provided. Our office will need a file stamped copy of the notice showing receipt of the document by the Internal Revenue Service.

Sincerely,

Glen D. Rubin

Glen D. Rubin

Enclosures

RUBIN LUBLIN SUAREZ SERRANO, LLC

ATTORNEYS AND COUNSELERS AT LAW
ONE PARK PLACE, SUITE 380
6148 LEE HIGHWAY
CHATTANOOGA, TN 37421
TEL __SITE_PHONE__
FAX (423) 296-1882

December 30, 2009

VIA UPS #1ZA59V350197883035

Internal Revenue Service
Ellen Dolby
801 Broadway
MDP53
Nashville, Tennessee 37204

Re: Notice of Federal Tax Lien/Consent to Sell

Case Number:	**BAC-08-03229-2**
Name Per Client:	**Annette Smith and Timothy Smith**
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The title search of the Davidson County records indicates that federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required by law, we have attached a copy of the specific federal tax lien(s) found. We are not certain but believe that the parties named in the federal tax lien are the same as the above-referenced borrowers' Social Security Numbers, ending in Annette Smith XXX-XX-4745 Timothy Smith XXX-XX-5726 , or other predecessors in title.

The unpaid principal balance of the loan against the above-referenced property is approximately $111,497.24. Interest through the sale date is approximately $872.62. Costs associated with the sale should be approximately $590.00 and the attorney fees will range from $500.00 to the maximum allowable by Tennessee law.

If you should have any questions about this matter, please do not hesitate to contact this office at (888) 890-5309.

Sincerely,

RUBIN LUBLIN SUAREZ SERRANO, LLC

By: Glen D. Rubin
Foreclosure Counsel

Enclosures
1. Notice of Sale
2. Copies of Federal Tax Liens

cc: BAC

3592

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

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
548922809

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.

BILL GARRETT, Davidson County
Trans:T20090034253 LIENFTL
Recvd: 05/26/09 08:56 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20090526-0047795

Name of Taxpayer TIMOTHY & ROBIN SMITH

Residence 12425 OLD HICKORY BLVD
ANTIOCH, TN 37013-1623

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-7256	05/21/2007	06/20/2017	4290.80
1040	12/31/2003	XXX-XX-7256	06/07/2004	07/07/2014	1165.66

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

Total $ 5456.46

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

the 15th day of May, 2009.

Signature R. 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

3592

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

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
548940409

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.

BILL GARRETT, Davidson County
Trans:T20090034253 LIENFTL
Recvd: 05/26/09 08:57 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20090526-0047799

Name of Taxpayer TIMOTHY L SMITH

Residence 12425 OLD HICKORY BLVD
ANTIOCH, TN 37013-1623

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-7256	10/24/2005	11/23/2015	11058.89
1040	12/31/2005	XXX-XX-7256	07/03/2006	08/02/2016	10884.14
1040	12/31/2006	XXX-XX-7256	06/04/2007	07/04/2017	8034.79
1040	12/31/2007	XXX-XX-7256	06/09/2008	07/09/2018	4819.52

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

Total $ 34797.34

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

the 15th day of May, 2009.

Signature R. 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

3592

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

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
586443809

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.

BILL GARRETT, Davidson County
Trans:T20090069385 LIENFTL
Recvd: 10/12/09 08:43 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20091012-0094530

Name of Taxpayer TIMOTHY L SMITH

Residence 3004 LINCOYA BAY DR
NASHVILLE, TN 37214-2622

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	12/31/2008	XXX-XX-7256	06/01/2009	07/01/2019	6523.74

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

Total $ 6523.74

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

the 30th day of September, 2009.

Signature R. 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

UPS Internet Shipping: View/Print Label

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2. **Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. **GETTING YOUR SHIPMENT TO UPS**
   Customers without a Daily Pickup
   - Schedule a same day or future day Pickup to have a UPS driver pickup all of your Internet Shipping packages.
   - Hand the package to any UPS driver in your area.
   - Take your package to any location of The UPS Store®, UPS Drop Box, UPS Customer Center, UPS Alliances (Office Depot® or Staples®) or Authorized Shipping Outlet near you. Items sent via UPS Return Services℠ (including via Ground) are also accepted at Drop Boxes.
   - To find the location nearest you, please visit the 'Find Locations' Quick link at ups.com.

   Customers with a Daily Pickup
   - Your driver will pickup your shipment(s) as usual.

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