BILL GARRETT, Davidson County
Trans:T20100014900 DEEDTRS
Recvd: 03/12/10 14:17 6 pgs
Fees:33.00 Taxes:234.63
20100312-0019160

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: Ruby Bajaj and Kumar Satish Bajaj
S & K#: 10-000288

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated November 28, 2005, recorded in Instrument number 20051130-0143993 in the Register's Office of Davidson County, Tennessee, Kumar Satish Bajaj and Ruby Bajaj, Husband and Wife, conveyed to Kyle Walters, 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 20100210-0010404, 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 March 1, 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 Household Financial Center Inc., whose address is HSBC Consumer Lending USA Inc., 961 Weigel Drive, Elmhurst, Illinois 60126 at and for the sum of $63,413.01, that being the highest and best bid offered; 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 Household Financial Center Inc., 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 Household Financial Center Inc., 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 549 on the Plan of Edge-O-Lake, Section II, as of record in Book 3842, Page 190, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20051130-0143993 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 20051130-0143993 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Book 11051, Page 333, 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 State of Tennessee to redeem the land as provided for in T.C.A. 67-1-1433 (c) (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 Household Financial Center Inc., 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 1st day of March, 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

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 $63,413.01.

Affiant

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

My Commission Expires:
June 4, 2013

My commission expires:

Notary Public

KRISSY GILLUM
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

PROPERTY ADDRESS: 205 Bell Road, Nashville, TN 37217

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Household Financial Center Inc.
961 Weigel Drive
Elmhurst, Illinois 60126

S & K #:10-000288
Map & Parcel – 13613006700

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

Renee G. Kammer
Admitted in Tennessee
Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Jeremy Lipford, Director of Operations

January 27, 2010

CERTIFIED MAIL # 7160 3901 9848 7567 3914
RETURN RECEIPT REQUESTED

State of Tennessee
Commissioner of Revenue
Andrew Jackson State Office Building
Nashville, TN 37242-0002

RE: Property Address: 205 Bell Road
Property Owner(s): Ruby Bajaj
S & K # 10-000288

Dear Sir:

Pursuant to T.C.A. 67-1-1433 and applicable Tennessee statutes, as attorney for HSBC Consumer Lending USA Inc., I am submitting this as formal notice of the foreclosure proceedings of the above described real property.

The loan is held by Household Financial Center Inc. of record at Instrument Number 20070927-0115253 in Davidson, Tennessee.

The legal description of the property is:

Described property located in Davidson County, Tennessee, to wit:

Lot Number 549 on the Plan of Edge-O-Lake, Section II, as of record in Book 3842, Page 190, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Your Notice of Tax Lien was filed: Instrument No. Instrument Number 20070927-0115253

County: Davidson
Date: September 27; 2007

and has Account Number: 002 411-83-8165

The foreclosure will be held for cash:

Place: Davidson County Courthouse
Date: March 1, 2010

Time: 10:00 AM

The approximate amount of the principal obligation including interest is **$150,813.17**

The approximate expenses will be:

Advertisement	**$ 450.00**
Attorney fee	**$ 550.00**
Recording	**$ 32.00**

Please advise immediately of any problems or objections. Also, please reference our file number on any correspondence returned to our office.

Sincerely,

Joe M. Kirsch

Encl.
cc: HSBC Consumer Lending USA Inc.

TENNESSEE DEPARTMENT OF REVENUE

NOTICE OF STATE TAX LIEN

Pursuant to the provisions of T.C.A. 67-1-1401 et. seq. a lien exists in favor of the State of Tennessee. This lien exists on all property and all rights, title and interest in property acquired prior to or subsequent to the filing of this notice that belongs to the named taxpayer(s).

Notice is hereby given that there have been assessed taxes, penalty, and interest against the indicated taxpayer, which after demand for payment remain unpaid. The precise amount of the lien may be obtained from the State of Tennessee Tax Enforcement Division at (615) 741-7074.

FOR DEPARTMENT OF REVENUE USE ONLY

TAXPAYER:	ENTITY ID:
KUMAR S BAJAJ	002 [redacted]-8165/000
D/B/A: KUMAR S BAJAJ 205 BELL RD NASHVILLE TN 37217-4113	002 [redacted]-8165 COUNTY: DAVIDSON

This instrument was prepared by the Tennessee Department of Revenue.

Witness my hand, at Nashville, Tennessee, on September 25, 2007.

COMMISSIONER OF REVENUE

By: William E Hobbs
Delegate of Commissioner

FOR REGISTER USE ONLY .... PRINT OR STAMP

BOOK NO	PAGE NO.	DATE	TIME

REGISTER Davidson County LIENSTL
Recvd: 09/27/07 10:14 1 pgs
Fees:12.60 Taxes:0.00
[redacted]
20070927-0115253

BY: _____

STATE OF TENNESSEE
DEPARTMENT OF REVENUE
REVENUE ENFORCEMENT DIVISION
ANDREW JACKSON STATE OFFICE BUILDING
NASHVILLE, TENNESSEE 37242

February 2, 2010

Joe M. Kirsch
Shapiro & Kirsch, LLP
6055 Primacy Parkway, Suite 410
Memphis, TN 38119

Re: Foreclosure Sale of Property Owned by: **Kumar & Ruby Bajaj**
Entity Number: **002 411838165**

This is in reference to your letter dated January 27, 2010 concerning a foreclosure sale of property owned by the above-captioned taxpayer(s).

Your letter **does** comply with the provisions of T.C.A. § 67-1-1401 et. seq., but if the sale produces more than the amount needed to satisfy the cost of the sale, the indebtedness indicated in your letter, and any other superior liens, the amount of surplus proceeds up to the amount of taxes, penalties and interest due the Department of Revenue must be remitted to the State of Tennessee. Excess proceeds, if any, should be sent to the attention of the Special Procedures Unit at P.O. box 190665 Nashville, TN 37219-0665. The amount of taxes, penalties and interest that is due as of **March 1, 2010** is **$ 2,182.22**. *(Please be advised that if the scheduled sale is cancelled or postponed for any reason, notice must be submitted in writing if the sale is to be continued).*

After the sale, (and within 15 days), please furnish me with **an accounting of the sale** (form enclosed), and I will release the State's tax lien on the property sold. If the sale is canceled, please advise this office with a brief explanation. I trust that this has answered your letter, but if not, please let me know.

Tessa Stromatt, Accounting Technician I
Special Procedures Section
Revenue Enforcement Division
Tennessee Department of Revenue

SP/bt
c: *file*