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:T20100050973 DEEDTRS
Recvd: 08/17/10 10:51 6 pgs
Fees:33.00 Taxes:358.16
20100817-0064896

Name: Heirs of Solon Sodoc Holt, and Patricia A. Holt
S & K#: 06-2661

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated January 10, 2002, recorded in Instrument Number 20020122-0008329 in the Register's Office of Davidson County, Tennessee, Solon S. Holt, conveyed to Mary L. Aronov, 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 20100419-0029355, 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 July 1, 2010 at 1:00PM, at which time it was announced the sale adjournment to be held on August 2, 2010, at the Davidson County Courthouse in Nashville, Tennessee, at 1:00PM; 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 The Bank of New York Mellon, as Trustee for Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC2, whose address is Ocwen Loan Servicing, LLC, 1661 Worthington Road; Suite 100, P.O. Box 24737, West Palm Beach, Florida 33415 at and for the sum of $96,800.00, 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 The Bank of New York Mellon, as Trustee for Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC2, 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 The Bank of New York Mellon, as Trustee for Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC2, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Antioch, County of Davidson, State of Tennessee, to-wit:

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

Lot Number 86 on the Plan of Harbor Landing Subdivision, Section 4, recorded in Book 6900, Page 879, and as revised in Book 6050, Page 464, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

This legal description is identical with that in Deed of Trust recorded in Instrument Number 20020122-0008329 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 20020122-0008329 Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Warranty Deed Book 8305, Page and corrected in Book 10374, Page 780, 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 The Bank of New

York Mellon, as Trustee for Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC2, 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

D. Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 2nd day of August, 2010, before me, a Notary Public, in and for said State and County, personally appeared D. Denise Griffin, with whom I am personally acquainted, and who, upon oath acknowledged to be the Managing Foreclosure Attorney 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 $96,800.00.

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: 3113 Country Way Road, Antioch, TN 37013

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The Bank of New York Mellon, as Trustee for Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC2
1661 Worthington Road; Suite 100
P.O. Box 24737
West Palm Beach, Florida 33415

S & K #:06-2661
Map & Parcel – 15003020800

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 McKay
Admitted in Tennessee & Arkansas
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Jeremy Lipford, Director of Operations

May 26, 2010

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7160 3901 9848 9142 6464)

RECEIVED
2010 JUN -2 AM 8:22
INTERNAL REVENUE SERVICE
TECHNICAL SERVICES
NASHVILLE, TN

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 Solon S. Holt to Mary L. Aronov, Trustee, dated January 10, 2002, recorded in the Register's Office of Davidson County, Tennessee, in Instrument number 20020122-0008329; has been requested by the noteholder, The Bank of New York Mellon, as Trustee for Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC2, 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 20041008-0121717, 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 86 on the Plan of Harbor Landing Subdivision, Section 4, recorded in Book 6900, Page 879, and as revised in Book 6050, Page

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Admitted in Illinois & Florida
Joe M. Kirsch
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May 26, 2010

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Area Director - Compliance
Attn: Technical Support - P. Jackson
801 Broadway - MDP 53
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464, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal 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 **July 1, 2010 @ 1:00PM;** 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	$105,075.71
Interest 12/1/09 to 07/01/10	$ 1,503.60
Late charges	$ 92.79
Attorney fees	$ 550.00
Advertisement	$ 450.00
Recording charges	$ 32.00
State tax	$355.42
TOTAL	$108,059.52

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: Ocwen Loan Servicing, LLC

irs2.ltr
S & K #08-2661

1872

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

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
193368004

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 PATRICIA HOLT

Residence 3113 COUNTRY WAY
ANTIOCH, TN 37013-1078

Davidson County LIENFTL
Recvd: 10/08/04 09:31 1pgs
Fees:12.00 Taxes:0.00
[redacted]
20041008-0121717

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	12/31/1996	[redacted]-6456	05/25/1998	06/24/2008	245.61
1040	12/31/1997	[redacted]-6456	12/21/1998	01/20/2009	1568.61
1040	12/31/1998	[redacted]-6456	11/15/1999	12/15/2009	2153.17
1040	12/31/2000	[redacted]-6456	05/28/2001	06/27/2011	1450.27
1040	12/31/2001	[redacted]-6456	10/28/2002	11/27/2012	3399.19

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

Total $ 8816.85

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

the 23rd day of September, 2004.

Signature Pat L. Grone Title ACS (800) 829-3903

for GRACE METRO 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. 409)

Part I - Kept By Recording Office

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