BILL GARRETT, Davidson County
Trans:T20100051758 DEEDTRS
Recvd: 08/20/10 09:14 8 pgs
Fees:42.00 Taxes:0.00
20100820-0065855

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

Tennessee FHA

Name: Linda F. Smith,
S&K#: 09-014704

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 19, 2007, recorded in Instrument number 20071002-0117038 in the Register's Office of Davidson County, Tennessee, Linda Smith conveyed to Resource Real Estate Services, 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 20100330-0023636, 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 29, 2010 at 10:00 am at which time it was announced the sale adjournment to be held on April 28, 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 BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP, whose address is BAC Home Loans Servicing, LP, 5401 North Beach Street, M/S - FTW-35, Fort Worth, Texas 76137, at and for the sum of $151,035.41, that being the highest and best bid offered; and,

WHEREAS, the said BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP has assigned its interests in the said property to Secretary of Housing and Urban Development, Washington, D.C., his 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 BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP, 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 Secretary of Housing and Urban Development, Washington, D.C., his 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 the City of Nashville, Davidson County, Tennessee, to wit:

Lot Number 1 as shown on the Plan Final Plat Rosebank Meadows, Phase One, as recorded in Plat Book 9700, Page 531, Register's Office for Davidson County, Tennessee, to which plat reference is hereby given for a more particular description of said property.

This legal description is identical with that in Deed of Trust recorded in Instrument number 20071002-0117038 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 in Instrument number 20071002-0117038 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200202250023883, 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 Secretary of Housing and Urban Development, Washington, D.C., his 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 28th day of April, 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, L.L.P. 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.

8/20/2011
My commission expires:

Notary Public

PAULA R. HILL
STATE OF TENNESSEE
NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 08/20/2011

NO TAX/GOVERNMENTAL AGENCY
TCA Code 67-4-409

PROPERTY ADDRESS: 975 Dalebrook Lane, Nashville, TN 37206

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
Secretary of Housing and Urban Development
Federal Housing Administration
Michaelson, Conner, and Boul, Inc.
4400 Will Rogers Parkway, Suite 300
Oklahoma City, OK 73108

ATTENTION: Single Family Property Disposition Branch

S & K File #09-014704
Map & Parcel -08308023300

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

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

March 29, 2010

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

Dear Mr. Kirsch:

This is to acknowledge receipt of your correspondence dated February 18, 2010 regarding Melvin & Linda Smith, 975 Dalebrook Lane, Nashville, Tennessee 37206, TIN XXX-XX-4182. 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

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

February 18, 2010

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT #)7160 3901 9848 7174 5394

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 Linda Smith to Resource Real Estate Services, Trustee, dated September 19, 2007, recorded in the Register's Office of Davidson County, Tennessee, in Instrument number 20071002-0117038; has been requested by the noteholder, BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP , 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 20100201-0007587, 20081217-0120883 and 20081231-0123825, 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 the City of Nashville, Davidson County, Tennessee, to wit:

Lot Number 1 as shown on the Plan Final Plat Rosebank Meadows, Phase One, as recorded in Plat Book 9700, Page 531, Register's Office for Davidson County, Tennessee, to which plat reference is hereby given for a more particular description of said property.

(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 **March 29, 2010 @ 11:00AM;** 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	$ 129,094.28
Interest 9/1/08 to 03/29/10	$ 12,586.68
Late charges	$ 494.64
Attorney fees	$ 660.00
Advertisement	$ 450.00
Recording charges	$ 32.00
State tax	$472.95
TOTAL	$143,790.55

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: BAC Home Loans Servicing, LP

lrs2.ltr
S & K #09-014704

3592

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 #5
Lien Unit Phone: (800) 913-6050

Serial Number
619522210

For Optional Use by Recording Office

BILL GARRETT, Davidson County
Trans:T20100005887 LIENFTL
Recvd: 02/01/10 08:25 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20100201-0007587

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 MELVIN SMITH

Residence 4634 CLARKSVILLE PIKE
NASHVILLE, TN 37218

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)
6672	12/31/2005	XXX-XX-4182	11/30/2009	12/30/2019	15207.69
6672	03/31/2006	XXX-XX-4182	11/30/2009	12/30/2019	13180.97
6672	06/30/2006	XXX-XX-4182	11/30/2009	12/30/2019	13220.28
6672	12/31/2006	XXX-XX-4182	11/30/2009	12/30/2019	7860.18
6672	03/31/2007	XXX-XX-4182	11/30/2009	12/30/2019	13107.96
6672	06/30/2007	XXX-XX-4182	11/30/2009	12/30/2019	13249.80
6672	09/30/2007	XXX-XX-4182	11/30/2009	12/30/2019	13417.88
6672	12/31/2007	XXX-XX-4182	11/30/2009	12/30/2019	13430.27
6672	03/31/2008	XXX-XX-4182	11/30/2009	12/30/2019	13184.75
6672	06/30/2008	XXX-XX-4182	11/30/2009	12/30/2019	14276.42
6672	09/30/2008	XXX-XX-4182	11/30/2009	12/30/2019	9797.62
				Total	$ 139933.82

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

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

the 22nd day of January, 2010.

Signature K. A. Mitchell
for TIMOTHY MAJORS

Title
REVENUE OFFICER
(615) 250-5638

25-06-1724

(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:
SMALL BUSINESS/SELF EMPLOYED AREA 05
Lien Unit Phone: (800) 913-6050

Serial Number
900341508

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 LIENOTL
Rcvd: 12/17/08 14:08 1 pgs
Fee:$12.00 Taxes:$0.00
[redacted]
20081217-0120883

Name of Taxpayer MELVIN SMITH
LINDA SMITH

Residence 4634 CLARKSVILLE PIKE
NASHVILLE, TN 37218

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	12/31/2007	XXX-XX-4182	11/24/2008	12/24/2018	8725.29

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

Total $ 8725.29

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

the 09th day of December, 2008.

Signature K. A. Mitchell
for TIMOTHY MAJORS

Title REVENUE OFFICER
(615) 250-5638

25-06-1724

(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. 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:
SMALL BUSINESS/SELF EMPLOYED AREA 85
Lien Unit Phone: (800) 913-6050

Serial Number
502465608

For Optional Use by Recording Office

Davidson County LIENPTL
Recvd: 12/31/08 09:43 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20081231-0123825

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 MELVIN & LINDA SMITH

Residence 4634 CLARKSVILLE PIKE
NASHVILLE, TN 37218

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	12/31/2006	XXX-XX-4182	11/19/2008	12/19/2018	11342.00

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

Total $ 11342.00

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

the 17th day of December, 2008.

Signature R. A. Mitchell
for TIMOTHY MAJORS

Title
REVENUE OFFICER
(615) 250-5638

25-06-1724

(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