THIS INSTRUMENT PREPARED BY:
CHAFFIN & BURNSED, PLLC
The Fridrich Building, 1st Floor
2909 Poston Avenue
Nashville, Tennessee 37203

Davidson County DEEDTRS
Recvd: 09/24/10 11:36 16 pgs
Fees:83.00 Taxes:286.94
20100924-0076223

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP/PARCEL:
Tennessee Commerce Bank 381 Mallory Station, Ste. 207 Franklin, Tennessee 37067	SAME	12-00-0-090.0

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, there has occurred one or more acts of default in the note evidencing the indebtedness owed to Tennessee Commerce Bank ("Lender");

WHEREAS, Lender is the beneficiary of the Deed of Trust of record in Instrument No. 20060711-0082836, Register's Office for Davidson County, Tennessee (hereinafter referred to as "Deed of Trust"); said Deed of Trust secures to the Lender the payment in full of the note evidencing the subject indebtedness and any other obligations then existing or arising thereafter;

WHEREAS, by and through the above described Deed of Trust, the grantor, William H. Owens, Jr., a married man, and Dr. Therese Tlapek, spouse of William H. Owens, Jr., by and through their attorney-in-fact, Robert Steven Walker, [the "Borrowers"], conveyed the real property described herein to Andrew Hawkins, Trustee, for the benefit of the Lender, with power of sale;

WHEREAS, the Lender, pursuant to the terms and conditions of the above Deed of Trust, did appoint R. Garry Chaffin as Substitute Trustee, to serve in the stead of the Trustee with all powers granted unto the Trustee, such appointment appearing of record in Instrument No. 20100708-0053513, Register's Office for Davidson County, Tennessee;

WHEREAS, Lender notified the Substitute Trustee of the default in the payments called for in the note secured by the above Deed of Trust and demanded that the Substitute Trustee advertise the subject property for sale pursuant to the terms and conditions of the said Deed of Trust;

WHEREAS, one (1) federal tax lien has been filed by the Internal Revenue Service Department of the Treasury on October 12, 2009 in Instrument No. 20091012-0094543, Register's Office for Davidson County, Tennessee against taxpayer, William H. Owens;

WHEREAS, the notice required by 26 U.S.C. § 7425(b) to be given has been timely given and the sale of the property described herein shall be subject to the right of the Internal Revenue Service to redeem the land as provided for in 26 U.S.C. § 7425(d)(1) and any other applicable statute (**Exhibit A**);

WHEREAS, one (1) state tax lien has been filed by the State of Tennessee Department of Revenue on July 12, 2010 in Instrument No. 20100712-0054143, Register's Office for Davidson County, Tennessee, against taxpayer William H. Owens;

WHEREAS, the notice required by Tennessee Code Annotated Section 67-1-1443 (b)(1) to be given has been timely given and the sale of the property described herein shall be subject to the right of the State of Tennessee Department of Revenue to redeem the land as provided for in Tennessee Code Annotated Section 67-1-1433 (c)(1) and any other applicable statute (**Exhibit B**);

WHEREAS, the Substitute Trustee did advertise the property for sale in the "The Tennessean (Davidson AM)" on August 27, 2010, September 3, 2010, and September 10, 2010, "The Gallatin News Examiner (Sumner AM)" on August 27, 2010, September 3, 2010, and September 10, 2010, and in the "Robertson County Times" on August 25, 2010, September 1, 2010, and September 8, 2010in accordance with and in fulfillment of the requirements of the above Deed of Trust;

WHEREAS, the Substitute Trustee and/or her agent, in accordance with the requirements of the above Deed of Trust and the published advertisement for sale of the subject property, did on the 22nd day of September, 2010 appear and conduct the sale of the herein described property;

WHEREAS, Tennessee Commerce Bank did place the highest bid for the subject property, being the sum of $77,550.00; and

NOW THEREFORE, for and in consideration of the sum of $77,550.00, the Substitute Trustee has bargained and sold, and by these present does transfer and convey unto the said Tennessee Commerce Bank, the Grantee herein, its successors and assigns, the property described as follows:

Certain real property situated in Davidson County, Tennessee:

Beginning at an iron pin on the southwest corner of the intersection of Freeman Hollow Road and Baker Road; thence along the margin of Baker Road S 34 degrees 00' 16" E 421.12 feet to a point; thence S 55 degrees 00' 45" E 278.88 to an iron pin; thence leaving Baker Road S 2 degrees 00' 5" W 650 feet to an iron pin in a fence line adjoining Cantrell Property; thence N 7 degrees 21' 40" E 625 feet to an iron pin in the margin of Freeman Hollow Road; thence along the margin of Freeman Hollow Road N 46 degrees 53' 13" E 100/66 feet to the point of beginning, containing 5.17 acres, more or less.

Being the same property conveyed to William H. Owens, Jr. by Deed from Denise Hinkle Hill, Administratrix, and Phyllis Ann Hinkle Minick, Guardian, of record in Book 9945, Page 36 and corrected in Book 10444, Page 494, Register's Office for Davidson County, Tennessee.

Property Address: 3394 Freeman Hollow Road, Goodlettsville, Tennessee 37072
Davidson County, Tennessee

Map Par. No.: 12-00-0-090.00

(The address and map and parcel above are believed to be correct; but same is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.)

This sale is subject to all matters shown on any recorded document, including any applicable recorded plan, plat, charter, restriction, judgment(s), notice of governmental entity, or declaration of taking(s); any prior lien(s) of record; unpaid taxes and assessments which exist as a lien against said properties; any restrictive covenant(s), easement(s) or setback line(s) that may be applicable; any rights, exemptions and/or rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal; and any prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims, and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this foreclosure sale. This sale is also subject to any matter that an accurate survey of the premises might disclose.

The Substitute Trustee makes no personal warranties or representations concerning the subject property. The transfer is "AS IS, WHERE IS, AND WITH ALL FAULTS," and without warranty of any kind, express or implied, as to the condition of such property and the improvements located thereon, including merchantability or fitness for particular purpose. Trustee shall make no covenant of seisin or warranty of title, express or implied. Grantee accepts title to the property subject to any problems arising in connection with the property and/or the improvements located thereon, including without limitation problems arising out of or in connection with deterioration of any improvements thereon, violations of the Environmental Laws, and potential flood hazards. By accepting the Successor Trustee's Deed, Grantee agrees to indemnify and hold the Successor Trustee harmless from any and all costs, expenses, and liability, including without limitation attorneys' fees, arising out of or in connection with any of the foregoing.

To have and to hold the said tract or parcel of land, including all appurtenances, estate, title and interest thereto belonging, unto the said Grantee, their heirs and/or assigns, forever.

Whenever used, the singular number or pronoun shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

(Remainder of page intentionally left blank)

WITNESS, my hand this the 22nd day of September, 2010.

R. Garry Chaffin, Trustee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public, in and for said County and State, the within named **R. Garry Chaffin**, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged herself to be the Trustee under the above referenced Deed of Trust, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville Tennessee, this the 22nd day of September, 2010.

Notary Public

AMY D. NIX
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JULY 3, 2012

My Commission Expires: _____

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration for this transfer or value of property (whichever is greater) is $77,550.00. This is equal to or greater than the property would bring at a fair and voluntary sale.

R. Garry Chaffin, Trustee

Sworn to and subscribed before me this the 22nd day of September, 2010.

Notary Public

AMY D. NIX
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JULY 3, 2012

My Commission Expires: _____

CERTIFICATE OF AUTHENTICITY

I, Kate Winter, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Kate Winter

State of Tennessee
County of Davidson

Personally appeared before me, Amy D. Nix, a notary public for this county and state, Kate Winter, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary Public
Commission Expires: _____

AMY D. NIX
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JULY 3, 2012

EXHIBIT
tabbies
A

August 23, 2010

Via Certified Mail, Return Receipt Requested
And Regular Mail

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Internal Revenue Service
Attn: Technical Services Advisory Group Manager
801 Broadway
MDP 53
Nashville, Tennessee 37203

Re: Section 7425 Notice of Sale

Borrower:	William H. Owens, Jr.
Grantor:	William H. Owens, Jr. and wife, Dr. Therese Tlapek, by and through their attorney-in-fact, Robert Steven Walker, whose current address is believed to be 627 Westview Avenue, Nashville, TN 37205
Lender:	Tennessee Commerce Bank
Address:	3394 Freeman Hollow Road, Goodlettsville, TN 37072 and vacant land located at Bethel Road, Millersville, TN 37046 of record in Instrument No. 20060711-0082836, Register's Office for Davidson County, TN, and Book 2551, Page 383, Register's Office for Sumner County, TN, also in Book 1123, Page 24, Register's Office for Robertson County, TN
Map/Parcel:	Davidson County 12/90 Robertson County 126/82 Sumner County 99/45
Deed of Trust (being foreclosed):	Instrument No. 20060711-0082836, Register's Office for Davidson County, TN, and Book 2551, Page 383, Register's Office for Sumner County, TN, also in Book 1123, Page 24, Register's Office for Robertson County, TN
Lien(s):	One (1) Notice of Federal Tax Lien dated October 1, 2009, of record in Instrument No. 20091012-0094543 ($87,697.74) Register's Office for Davidson County, TN

Dear Sir or Madam:

This firm represents Tennessee Commerce Bank, who holds a Promissory Note ("Note") executed by William H. Owens, Jr., by and through his attorney-in-fact, Robert Steven Walker, in the original principal amount of $200,000.00. Said Note is secured by a Deed of Trust dated July 3, 2006, and recorded July 11, 2006 in Instrument No. 20060711-0082836, Register's Office for Davidson County, TN, and recorded on July 24, 2006 in Book 2551, Page 383, Register's Office for Sumner County, TN, and also recorded on July 19, 2006 in Book 1123, Page 24, Register's Office for Robertson County, TN. The Note is in default and demand for payment of the amount in default has been made, but such demand has not been honored. The holder of the Note and Deed of Trust has declared the Note to be in default so that full payment of the Note is now required, has demanded that the property covered by the Deed of Trust be sold, and has directed that the sale be advertised and sold in satisfaction of said indebtedness and the costs of foreclosure. The sale, originally scheduled for August 20, 2010, has been cancelled. The rescheduled sale date, time, and location are described below.

It is my understanding that the Internal Revenue Service has filed one (1) Notice of Federal Tax Lien against the property, said notice was filed in the Register's Office of Davidson County, Tennessee where the property is located. This notice is being submitted to you pursuant to Section 7425 of the Internal Revenue Code of 1986, as amended, as follows:

1. This notice is submitted by Heather D. Wood, on behalf of Tennessee Commerce Bank. My address is Chaffin & Burnsed, PLLC, 2909 Poston Avenue, Fridrich Building, First Floor, Nashville, TN 37203, and the phone number is 615-460-7478 (as shown above).

2. The Small Business / Self Employed Area #5 of the Internal Revenue Service has filed a Notice of Federal Tax Lien ("Tax Lien Notice") against William H. Owens, in the initial amount of $87,697.74. The address of said taxpayers as shown on the Tax Lien Notice is 627 Westview Avenue, Nashville, TN 37205-3825. The Notice bears Serial Number 586893209 and was dated October 1, 2009, and is of record in Instrument No. 20091012-0094543, Register's Office of Davidson County Tennessee, having been recorded at said Register's Office on October 12, 2009. A copy of the Notice is enclosed herewith for your convenience. (Exhibit A)

3. The street address for Tract One, per the Davidson County Property Assessor's Office, of the property affected by this notice is 3394 Freeman Hollow Road, Goodlettsville, Tennessee 37072. The street address for Tract Two per the Sumner and Robertson County Tax Assessor's Office is Bethel Road, Millersville, Tennessee 37046, said property being more particularly described in Exhibit B, which is enclosed herewith.

4. The real property herein described will be sold at public auction for cash on Wednesday, September 22, 2010, at 10:00 a.m. outside the Front Door of the Historic Davidson County Courthouse. Enclosed herewith is a copy of the Notice of Foreclosure. (Exhibit C)

5. The total indebtedness secured by the Deed of Trust as of July 12, 2010 is approximately $187,885.56, plus the expenses and attorney's fees incurred in connection with this foreclosure.

The per diem rate of interest for every day after that date is $32.28. It is anticipated that additional costs and expenses in this foreclosure will be less than $5,000.00.

The property herein described is also subject to the following encumbrances we have found of record as of August 19, 2010:

A. FORECLOSURE RELATES TO THIS LIEN: Deed of Trust executed by William H. Owens, Jr. and wife, Dr. Therese Tlapek, by Robert Steven Walker, attorney-in-fact, to Andrew M. Hawkins, Trustee, to secure Tennessee Commerce Bank in the original principal indebtedness of $200,000.00, dated July 3, 2006, and recorded on July 11, 2006, Instrument No. 20060711-0082836, Register's Office for Davidson County, Tennessee, and in Book 2551, Page 383, Register's Office for Sumner County, Tennessee, and in Book 1123, Page 24, Register's Office for Robertson County, Tennessee.

B. Deed of Trust executed by Deed of Trust executed by William H. Owens, Jr. and wife, Dr. Therese Tlapek, to William L. Norton, III, Trustee, to secure Bryan Financial Services in the original principal indebtedness of $100,000.00, dated February 7, 2007, and recorded on February 6, 2007, Instrument No. 20070206-0015276, Register's Office for Davidson County, Tennessee, and in Book 2691, Page 101, Register's Office for Sumner County, Tennessee, and in Book 1169, Page 681, Register's Office for Robertson County, Tennessee.

C. Judgment Lien Order in the U.S. District Court for the Middle District of Tennessee, Docket No. 3:08-0319 in the original principal indebtedness of $3,076,449.72, to secure Regions Bank, dated August 25, 2009, and recorded on September 3, 2009, in Instrument No. 20090903-0083320, Register's Office for Davidson County, Tennessee.

D. Notice of State Tax Lien dated July 7, 2010 and recorded on July 12, 2010, in Instrument No. 20100712-0054143, Register's Office for Davidson County, Tennessee.

E. Subject to right of way Deed of record Book 2281, Page 351, Register's Office for Davidson County, Tennessee.

F. Subject to right of way Easements granted to White House Utility District of record Book 131, Page 240, and Book 127, Page 299, Register's Office for Robertson County, Tennessee.

G. Subject to Easement as set forth in Instrument of record Book 310, Page 356, Register's Office for Robertson County, Tennessee.

H. Easements for right of way of record in Book 129, Page 467, and Book 129, Page 468, Register's Office for Robertson County, Tennessee.

I. Easements for the flow of any creeks, streams or branches.

Please accept this letter as the twenty-five (25) day notice required by Section 7425 of the Internal Revenue Code of 1986, as amended, which notice must be given to the Secretary of the

Treasury or his delegate as provided for by the relevant federal regulations. Please advise me immediately of any deficiency or inadequacy in this notice.

Sincerely,

CHAFFIN & BURNSED, PLLC

Heather D. Wood

Enclosures
cc: Tennessee Commerce Bank

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

August 26, 2010

Chaffin & Burnsed, PLLC
2909 Poston Avenue, The Fridrich Building, 1st Floor
Nashville, Tennessee 37203

Dear Ms. Wood:

This is to acknowledge receipt of your correspondence dated August 23, 2010 regarding William H. Owens, 3394 Freeman Hollow Road, Goodlettsville, Tennessee 37072, TIN XXX-XX-7038. 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,

for Leticia Dunn
Technical Services Group Manager

Enclosure

SENDER: *COMPLETE THIS SECTION*

- Complete items 1, 2, and 3. Also complete Item 4 If Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Internal Revenue Service
Tech. Services Advisory Group Mgr.
801 Broadway, MDP 53
Nashville, Tennessee 37203

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X J. Bro ☐ Agent ☐ Addressee

B. Received by (Printed Name) T. Brow
C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

RECEIVED
AUG 24 2010
Internal Revenue Service
Nashville Mail Center

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? *(Extra Fee)* ☐ Yes

2. Article Number
(Transfer from service label) 7006 2150 0005 8049 8915

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

CHAFFIN & BURNSED, PLC
ATTORNEYS AT LAW

EXHIBIT
tabbies
B

August 23, 2010

Via Regular Mail,
Certified Mail, Return Receipt Requested

Revenue Enforcement Division
Attn: Tessa Stromatt
Special Procedures Section
PO Box 190665
Nashville, Tennessee 37219-066

Re: *Foreclosure Sale*
Borrower: William H. Owens
Grantor: William H. Owens, whose current address is believed to be 627 Westview Avenue, Nashville, TN 37205.
Lender: Tennessee Commerce Bank
Address: 3394 Freeman Hollow Rd., Goodlettsville, Tennessee 37072; and Vacant lot located at "Bethel Road", Millersville, TN 37046
By Deed of record in the following in Tennessee:
Instrument No. 20060711-0082836, Register's Office for Davidson County, TN;
Book 2551, Page 383, Register's Office for Sumner County;
Book 1123, Page 24, Register's Office for Robertson County.
Map/Parcel: 126-082.00, 99-045.00, 12-00-00-090
Deed of Trust (being foreclosed):
Instrument No. 20060711-0082836, Register's Office for Davidson County, TN;
Book 2551, Page 383, Register's Office for Sumner County, TN;
Book 1123, Page 24, Register's Office for Robertson County, TN.
Lien: *Tennessee Department of Revenue, Instrument No. 20100712-0054143, Register's Office for Davidson County, recorded on 7/12/10.*

Dear Ms. Stromatt:

This firm represents Tennessee Commerce Bank. A Deed of Trust in favor of Tennessee Commerce Bank was recorded on July 11, 2006, in Instrument No. 20060711-0082836, Register's Office for Davidson County, Tennessee, and recorded on July 24, 2006 in Book 2551, Page 383,

Register's Office for Sumner County, Tennessee, and recorded on July 19, 2006 in Book 1123, Page 24, Register's Office for Robertson County, Tennessee ("Deed of Trust"). The original grantor is William H. Owens. The Deed of Trust, among other things, secures payment of a promissory note made by William H. Owens in the original amount of $200,000.00.

Due to defaults in the terms of the loan documents, Tennessee Commerce Bank has instructed us to begin foreclosure proceedings of the above-referenced property. The approximate payoff, as of July 12, 2010, was $187,885.56, which amount does not include attorney fees and expenses, interest and fees that will continue to accrue.

Our file indicates that the State (Department of Revenue) has an interest (state tax lien) in the above-referenced foreclosure sale by way of a tax lien recorded in Instrument No. 20100712-0054143, Register's Office for Davidson County, Tennessee, recorded on or about July 12, 2010.

The real property described will be sold by foreclosure auction on WEDNESDAY, SEPTEMBER 22, 2010 AT 10:00 am LOCAL TIME OUTSIDE THE FRONT DOOR OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, (FACING THE NEW PUBLIC SQUARE PARK) ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE.

The legal description of the property affected is:

Certain real property situated in Davidson, Sumner and Robertson County, described as follows:

Tract One:

Beginning at an iron pin on the southwest corner of the intersection of Freeman Hollow Road and Baker Road; thence along the margin of Baker Road S 34 degrees 00' 16" E 421.12 feet to a point; thence S 55 degrees 00' 45" E 278.88 to an iron pin; thence leaving Baker Road S 2 degrees 00' 5" W 650 feet to an iron pin in a fence line adjoining Cantrell Property; thence N 7 degrees 21' 40" E 625 feet to an iron pin in the margin of Freeman Hollow Road; thence along the margin of Freeman Hollow Road N 46 degrees 53' 13" E 100/66 feet to the point of beginning, containing 5.17 acres, more or less.

Being the same property conveyed to William H. Owens, Jr. by Deed from Denise Hinkle Hill, Administratrix, and Phyllis Ann Hinkle Minick, Guardian, of record in Book 9945, Page 36 and corrected in Book 10444, Page 494, Register's Office for Davidson County, Tennessee.

Tract Two:

Land in Robertson County and Sumner County, Tennessee, being described according to an unrecorded survey by Ray G. Cole, Registered Land Surveyor No. 924, dated 4/13/84, as follows to wit:

Beginning at an iron pin on the southerly margin of Bethel Road and being the northwest corner of this tract; thence along the southerly margin of Bethel Road, S 70 deg. 56 min.42 sec. E 507.71 feet to an existing iron pin, which is the northwest corner of the Seabolt property; thence leaving the southerly margin of Bethel Road and along Seabolt, N 84 deg. 29 min. 7 sec. W 62.14 feet to an existing iron pin; thence, S 3 deg. 56 min. 52 sec. W 399.39 feet to an iron pin; thence leaving Seabolt, N 86 deg. 3 min. 9 sec. W 460.13 feet to an iron pin; thence N 3 deg. 56 min. 52 sec. E 416.97 feet to an existing iron pin; thence N 19 deg. 47 min. 33 sec. E 117.51 feet to the point of beginning, containing 5.00 acres, more or less.

Being the same property conveyed to William H. Owens, Jr., by Deed from Beneficiaries of Raymond J. Barber, a/k/a Joe Barber, those being Elizabeth Barber and Cecilia Petersen Montgomery by and through their attorney-in-fact, Bryan Howard, and from Tori Hollingsworth of record in Book 351, Page 639, Register's Office for Robertson County, Tennessee, and also in Book 661, Page 378, Register's Office for Sumner County, Tennessee.

Property Known As:	3394 Freeman Hollow Road, Goodlettsville, Tennessee 37072 Bethel Road, Millersville, Tennessee 37046
Map-Par. No. :	126-082.00 (Robertson County) 99-045.00 (Sumner County) 12-00-0-090.00 (Davidson County)

(The address and map and parcel above are believed to be correct; but same is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.)

Enclosed herewith is a copy of the referenced Deed of Trust (recorded July 11, 2006, July 19, 2006, and July 24, 2006) that is being foreclosed (Exhibit A), State Tax Lien (Exhibit B), and the Substitute Trustee Sale Notice (Exhibit C). Further, we are enclosing a copy of the abstract of title, without warranty or representation (Exhibit D).

Pursuant to TCA Section 67-1-1401, et seq, including TCA Section 67-1-1433, please confirm whether the State consents to the sale of such property free of such lien.

Please accept this letter as notice of the foreclosure sale. Please advise me immediately of any deficiency in this notice. Should you have any questions or comments, please contact us.

We have included an additional copy of this letter that we would appreciate you stamping filed and returning same to us in the self-addressed stamped envelope. Thank you.

Sincerely,

CHAFFIN & BURNSED, PLLC

H Wood

Heather D. Wood

Enclosures
cc: Tennessee Commerce Bank

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Revenue Enforcement Division
Attn: Tessa Stromatt
Special Procedures Section
PO Box 190665
Nashville, Tennessee 37219-066

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X M Denney
☐ Agent
☐ Addressee

B. Received by (Printed Name) M Denney
C. Date of Delivery 8-24-(0)

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7006 2150 0005 8049 8809

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

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

August 25, 2010

Heather D Woods
Chaffin & Burnsed, PLLC
The Fridrich Bldg, 1st Floor
2909 Poston Ave
Nashville, TN 37203

Re: Foreclosure Sale of Property Owned by: **William H Owens**
Entity Number: **002 405787038/000**

This is in reference to your letter dated August 23, 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 **September 22, 2010** is **$522.72**. (*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 1
Special Procedures Section
Revenue Enforcement Division
Tennessee Department of Revenue

SP/bt
c: *file*