FILE NO.: 226.0712772TN\ALG

BILL GARRETT, Davidson County
Trans:T20110006668 DEEDTRS
Recvd: 02/02/11 09:59 6 pgs
Fees:33.00 Taxes:166.50
20110202-0009199

THIS INSTRUMENT PREPARED
BY & RETURN TO:
Nationwide Trustee Services, Inc.
1587 N.E. Expressway
Atlanta, GA 30329

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated June 05, 2003 and recorded in the Register's Office of Davidson County, TN, at Instrument No. 20030617-0082875, ("Deed of Trust"), as re-recorded at Instrument No. 20030712-0097402, aforesaid records, Wayne A. Morrow and Carolyn Morrow conveyed to Priority Trustee Services of Tennessee, LLC, as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1; and

WHEREAS, **Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Inc., Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Instrument No. 201012200101010** in the Register's Office of Davidson County, TN; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of TN and the terms and provisions of said Deed of Trust on December 17, 24 and 31, 2010, in THE NASHVILLE RECORD, by which advertisement the sale was held on January 13, 2011, at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center in Nashville, Davidson County, TN, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, State Tax Lien(s) have been filed by the Tennessee Department of Revenue against the subject property in the Register's Office of Davidson County, Tennessee, at Book 2009111901064, Page 68Instrument No. 2007010800034, Page 06. Notice of the sale was given to the State of Tennessee pursuant to T.C.A. 67-1-1433(b)(1) and a copy is attached hereto as Exhibit "A". The response of the State of Tennessee is attached hereto as Exhibit "B". The property is subject to the right of the State of Tennessee to redeem pursuant to T.C.A. 67-1-1433(c)(1).

WHEREAS, at the time and place mentioned in said advertisement, Phil Young, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Inc., Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $45,000.00; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Inc., Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1 as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Nationwide Trustee Services, Inc.**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Inc., Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1**, its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of TN:

Tract 1: Land in Davidson County, Tennessee , being the southerly half of Lot Nos. 72, 73, and 74, in the J.M., T.J. & O.W. Hardings plan of Lots, in North Nashville, as of record in Book 21, Page 80, Register's Office for said County. Beginning on the Northwest corner of Dr. D.B. Todd, Jr. Blvd., formerly 18th avenue North, 18 foot alley, being the S.E. corner of said Lot No. 74; thence with the Northerly margin of said alley, Westwardly 150 feet more or less, to the Easterly margin of a 12-1/2 foot alley take off of the Easterly side of Lot no. 71; by Deed of record in Book 343, page 588, said Register's Office, and being also the S.E. Corner of said Lot 71; thence with the Easterly margin of said 12-1/2 foot alley, Northwardly 75 feet to Dukes S.W. corner; thence with Duke's Southerly line Eastwardly 137 feet more or less, to the Westerly margin of Dr. D. B. Todd, Jr., Blvd., formerly 18th avenue North; thence with said Avenue, Southwardly 76-1/4 feet more or less, to the beginning. TRACT 2: Land in Davidson county, Tennessee being the Northerly 75 feet of Lots 72,73, and 74 on the plat of J.M. , T.J. and O.W. Hardings Addition to Nashville as of record in Book 21, page 80, Register's Office for Davidson County, Tennessee. Beginning at the Northeast corner of Lots No. 71 in said Harding's Addition being also the Northeast corner of a 12-1/2 foot alley which alley is described in a deed from Tillman and wife, Geo. M. Tillman and Evelyn Polk of record in Book 343, page 588 said Register's Office, starting at said corner and South margin of Formosa Street; thence running Southwardly at right angles to Formosa Street 73 feet thence running Eastwardly at right angles to said 12-1/2 foot alley to the Westerly margin of 18th Avenue North Salem Street; thence Northwardly with the West margin of said Salem Street or 18th Avenue North to said margin of Formosa street; thence with the Southerly margin of Formosa Street about 124 feet to the beginning.

The last recorded Warranty Deed was filed of record at Instrument No. 200902060010736 in the Register's Office of Davidson County, TN.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Inc., Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1**, its successors and assigns forever, to whom the said, **Nationwide Trustee Services, Inc.**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Nationwide Trustee Services, Inc.**, Substitute Trustee, has hereunto set his hand, this 13th day of January, 2011.

Nationwide Trustee Services, Inc.
Substitute Trustee

STATE OF GEORGIA

COUNTY OF DEKALB

On this 13th day of January, 2011, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Germaine Duncan, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Assistant Vice President of **Nationwide Trustee Services, Inc.**, the within named bargainor, and as such officer or member being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer or member.

WITNESS my hand and Notarial Seal the day and year above written.

ASHLEY M. PENGELLY NOTARY PUBLIC GWINNETT COUNTY EXPIRES GEORGIA MAY 27, 2012

Notary Public

My Commission Expires:

****

STATE OF GEORGIA

COUNTY OF DEKALB

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $45,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 13TH DAY OF JANUARY 2011.

ASHLEY M. PENGELLY NOTARY PUBLIC GWINNETT COUNTY EXPIRES GEORGIA MAY 27, 2012

Notary Public

My Commission Expires:

File No.: 226.0712772TN (Morrow)
Property Address: 1601 Dr. D.B. Todd Jr. Boulevard, Nashville, TN 37208
Tax Parcel ID No.: 081-15-0-125.00

Mail Tax Notices To and Property Owner:

American Home Mortgage Servicing, Inc.
P.O. Box 631730
Irving, TX 75063

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Deed of Trust executed on June 5, 2003, by Wayne A. Morrow and Carolyn Morrow to Priority Trustee Services of Tennessee, LLC, Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, under Instrument No. 20030617-0082875, as re-recorded in Instrument No. 20030712-0097402, aforesaid records, and ("Deed of Trust"); and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1; and

WHEREAS, Wells Fargo Bank, N.A., as Trustee for Merrill Lynch Mortgage Investors Inc., Mortgage Loan Asset-Backed Certificates, Series 2003-OPT1, the current owner and holder of said Deed of Trust, (the "Owner and Holder"), appointed the undersigned, Nationwide Trustee Services, Inc., as Substitute Trustee by instrument filed for record in the Register's Office of Davidson County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Owner and Holder, and that the undersigned, Nationwide Trustee Services, Inc., Substitute Trustee, or his duly appointed attorneys or agents, by virtue of the power and authority vested in him, will on Wednesday, **January 13, 2011** (having been postponed from the previous sale date of July 29, 2010), commencing at at the corner of Fifth and Broadway at the Main Entrance to the Sommet Center F/K/A Gaylord Entertainment Center of Davidson County, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit:

Tract 1: Land in Davidson County, Tennessee , being the southerly half of Lot Nos. 72, 73, and 74, in the J.M., T.J. & O.W. Hardings plan of Lots, in North Nashville, as of record in Book 21, Page 80, Register's Office for said County. Beginning on the Northwest corner of Dr. D.B. Todd, Jr. Blvd., formerly 18th avenue North, 18 foot alley, being the S.E. corner of said Lot No. 74; thence with the Northerly margin of said alley, Westwardly 150 feet more or less, to the Easterly margin of a 12-1/2 foot alley take off of the Easterly side of Lot no. 71; by Deed of record in Book 343, page 588, said Register's Office, and being also the S.E. Corner of said Lot 71; thence with the Easterly margin of said 12-1/2 foot alley, Northwardly 75 feet to Dukes S.W. corner; thence with Duke's Southerly line Eastwardly 137 feet more or less, to the Westerly margin of Dr. D. B. Todd, Jr., Blvd., formerly 18th avenue North; thence with said Avenue, Southwardly 76-1/4 feet more or less, to the beginning. TRACT 2: Land in Davidson county, Tennessee being the Northerly 75 feet of Lots 72,73, and 74 on the plat of J.M. , T.J. and O.W. Hardings Addition to Nashville as of record in Book 21, page 80, Register's Office for Davidson County, Tennessee. Beginning at the Northeast corner of Lots No. 71 in said Harding's Addition being also the Northeast corner of a 12-1/2 foot alley which alley is described in a deed from Tillman and wife, Geo. M. Tillman and Evelyn Polk of record in Book 343, page 588 said Register's Office, starting at said corner and South margin of Formosa Street; thence running Southwardly at right angles to Formosa Street 73 feet thence running Eastwardly at right angles to said 12-1/2 foot alley to the Westerly margin of 18th Avenue North Salem Street; thence Northwardly with the West margin of said Salem Street or 18th Avenue North to said margin of Formosa street; thence with the Southerly margin of Formosa Street about 124 feet to the beginning.

PROPERTY ADDRESS: 1601 Dr. DB Todd Jr. Boulevard, Nashville, TN 37208

CURRENT OWNER(S): Wayne Morrow and Carolyn Morrow, Shakir & Shakir

Exhibit A

Realty, LLC, Nail Shakir and Karen Shakir; Jeanette Murray and Trena Armstrong

The sale of the above-described property shall be subject to all matters shown on any recorded plan; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and any matter that an accurate survey of the premises might disclose.

In addition, this sale shall be subject to the right of redemption by the **TENNESSEE DEPARTMENT OF REVENUE, TAX ENFORCEMENT DIVISION,** pursuant to T.C.A. 67-1-1433(c)(1) by reason of the following tax lien(s) of record in: Book 2009111901064, Page 68; Book 2007010800034, Page 06. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433(b)(1).

SUBORDINATE LIENHOLDERS: ARZ Properties LLC.; David O. Raine; Kristopher Dillon and Richella Dillon; Friday Ulumenfo 2; Fifth 3rd Bank and Traffic Violation Bureau of Nashville, Davidson County

OTHER INTERESTED PARTIES: N/A

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Nationwide Trustee Services, Inc., Substitute Trustee
c/o Amy L. Gonzalez
Prommis Solutions, LLC on behalf of Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329
(770) 234-9181
File No.: 226.0712772TN
Insertion Dates: December 17, 24 and 31, 2010

STATE OF TENNESSEE
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT
EMPLOYMENT SECURITY DIVISION
Legal Office
220 French Landing, 3B
Nashville, Tennessee 37243
(615) 741-3170
(615) 532-7386 FAX

December 17, 2010

Ms. Amy L. Gonzalez
Prommis Solutions, LLC
Nationwide Trustee Services, Inc.
1587 Northeast Expressway
Atlanta, GA 30329

RE: Property of Wayne & Carolyn Morrow (Karen Shakir & James Butler dba Universal Academy)
TDLWD Acct. #0710-183 7
TDLWD Lien #09-4527 (Davidson County)
Your file #226.0712772TN
Notice of Substitute Trustee's Sale

Dear Ms. Gonzalez:

Your letter of December 13, 2010, is acknowledged, along with the attendant Notice of Substitute Trustee's Sale, and this will respectfully advise:

1. That said Notice is accepted as being timely and adequate; and,

2. That the amount of delinquent unemployment taxes, penalty and interest computed to date of sale is $372.39.

It is requested that you further advise us after the sale regarding: (i) actual proceeds of sale; (ii) net mortgage balance owed to the foreclosing creditor; (iii) sale costs; (iv) other liens, and this Agency's apparent position of priority with respect to same; and, (v) your proposed distribution of sale proceeds.

Should you have further questions regarding this matter, please let us know.

Sincerely,

Alfred M. Smith, Jr.
Counsel to Commissioner

AMS:PDR

cc: Employer Accounts

exhibit B

[redacted]

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

December 15, 2010

Amy L. Gonzalez
Nationwide Trustee Services, Inc
1587 Northeast Expressway
Atlanta, GA 30329

Re: Foreclosure Sale of Property Owned by: **Carlyn Morrow**
Entity Number: **002 414597921**
File # 226.0712772TN

This is in reference to your letter dated December 4, 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 **January 13, 2011** is **$ 5,338.80**. *(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*