This instrument prepared by:
J. PHILLIP JONES
ATTORNEY AT LAW
1800 HAYES STREET
NASHVILLE, TN 37203
PARCEL ID# 158 03 0 059.00
1920 CROMWELL DRIVE
NASHVILLE, TN 37215

NO MORTGAGE
New Owner - Send Tax Bills:
U.S. BANK, NATIONAL ASSOCIATION, N.D.
205 W. 4TH STREET SUITE 500
CINCINNATI, OH 45202

BILL GARRETT, Davidson County
Trans:T20110031493 DEEDTRS
Recvd: 05/26/11 12:32 4 pgs
Fees:23.00 Taxes:1613.20
20110526-0040438

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on **FEBRUARY 16, 2007, LIBERTY ESCROW** was named Trustee in a Deed of Trust of even date executed by **DENNIS K. ROMAN AND LESA ROMAN, HUSBAND AND WIFE**, conveying to them as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of **$440,000.00**, principal and interest at **8.04%** per annum on the unpaid balance, said Deed of Trust being recorded in **INSTRUMENT NO. 20070227-0024227** in the Register's Office for **DAVIDSON** County, Tennessee; and

WHEREAS, **J. PHILLIP JONES** was appointed Substitute Trustee under said Deed of Trust by instrument of record in **INSTRUMENT NO. 20090923-0088659** in the Register's Office for **DAVIDSON** County, Tennessee; I, **J. PHILLIP JONES**, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: **APRIL 15, 2011/ APRIL 22, 2011/ APRIL 29, 2011** in **DAVIDSON A.M.**, a newspaper of general circulation in **DAVIDSON** County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on **FRIDAY, MAY 20, 2011 AT 3:00 P.M., ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK) OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE,** I, **J. PHILLIP JONES**, individually or by and through his agent, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time **U.S. BANK, NATIONAL ASSOCIATION, N.D., 205 W. 4TH STREET, SUITE 500, CINCINNATI, OH 45201**, submitted the highest and best bid in the amount of $ 436,000.00

NOW THEREFORE, in consideration of the premises, I, **J. PHILLIP JONES**, Substitute Trustee, do hereby sell, transfer and convey to **U.S. BANK, NATIONAL ASSOCIATION, N.D.**, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

BEING LOT NO. 120, ON THE PLAN OF HILLSBORO PARK, SECTION 3, OF RECORD IN BOOK 2663, PAGE 94, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO DENNIS K. ROMAN AND WIFE, LESA ROMAN, BY DEED DATED MAY 28, 2003 OF RECORD IN INSTRUMENT NO. 20030530-0073128 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

SUBJECT TO EASEMENT FOR TRANSMISSION LINE GRANTED TO UNITED STATES OF AMERICA OF RECORD IN BOOK 2276, PAGE 402, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

ALSO SUBJECT TO ANY FAMILY BURIAL GROUNDS, CEMETERIES OR OTHER PLACES OF INTERMENT LOCATED ON SUBJECT PROPERTY, AND RIGHTS OF OTHERS IN SAME AND RIGHTS OF INGRESS AND EGRESS THERETO.

SUBJECT TO THE RIGHT OF REDEMPTION OF THE DEPARTMENT OF THE TREASURY – INTERNAL REVENUE SERVICE.

THIS IS IMPROVED PROPERTY KNOWN AS 1920 CROMWELL DRIVE, NASHVILLE, TN 37215.

I, **J. PHILLIP JONES**, Substitute Trustee, convey to **U.S. BANK, NATIONAL ASSOCIATION, N.D.**, all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal at Nashville, Tennessee, on **MAY 20, 2011.**

J. PHILLIP JONES
Substitute 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, **J. PHILLIP JONES**, Substitute Trustee, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Nashville, Tennessee on **MAY 20, 2011.**

Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whicheveris greater for this transfer is $ 436,000.00

Affiant

Subscribed and sworn to before me, this **20TH day of MAY, 2011.**

Notary Public

My Commission Expires: 1/21/2013

Elizabeth P. Guye
STATE OF TENNESSEE NOTARY PUBLIC
Rutherford County

RETURN TO:
J. PHILLIP JONES
ATTORNEY AT LAW
1800 HAYES STREET
NASHVILLE, TN 37203

Law Office
Of
J. PHILLIP JONES

J. Phillip Jones
Jason S. Mangrum

1800 Hayes Street
Nashville, TN 37203
www.phillipjoneslaw.com

Phone (615) 254-4430
Fax (615) 254-4671

April 12, 2011

HAND DELIVERED

Department of Treasury
Internal Revenue Service
Special Procedures
2nd Floor, U.S. Courthouse
801 Broadway
Nashville, TN 37203

Re:	Borrower/Taxpayer:	Dennis and Lesa E. Roman
	Tax ID No.	XXX-XX-2961
	Serial No.	632002910; 590884009
	Foreclosure Sale Date:	May 20, 2011
	Property:	1920 CROMWELL DRIVE NASHVILLE, TN 37215

Dear Sir or Madam:

This will serve as notification to the Department that real property and improvements which are affected by a Tax Lien referred to above will be sold at a foreclosure sale being conducted on behalf of the first mortgage holder to the highest bidder on **FRIDAY, MAY 20, 2011 AT 3:00 P.M., ON THE SECOND FLOOR MEZZANINE (ENTER THE FRONT DOOR FACING THE NEW PUBLIC SQUARE PARK) OF THE HISTORIC DAVIDSON COUNTY COURTHOUSE, ONE PUBLIC SQUARE, IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE.** The property is more particularly described in the attached documentation.

Please find the following attached:

1. Copy of the Tax Lien;
2. Copy of the Deed of Trust being foreclosed; and
4. Copy of the Notice of Publication.

The approximate outstanding balance of the Promissory Note which is secured by the Deed of Trust being foreclosed is **$492,479.92**. This amount includes an unpaid principal balance of **$431,003.30** plus accrued interest, late charges, escrow advance, securing and protection expenses and/or attorney's fee which combined total approximately **$61,476.62**. The holder of the indebtedness expects to bid the total outstanding balance, but it reserves the right to bid less if circumstances justify in order to preserve a deficiency.

Please forward your acknowledgment of this Notice to the above stated address. If you have any questions or require anything further, please do not hesitate to contact me.

Sincerely,

J. PHILLIP JONES, ATTORNEY

J. Phillip Jones

JPJ/kk
Enclosures
RECEIVED BY: _____
DATE: 4-20-11

Hand Delivered 4-20-11 11 a.m.

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

SMALL BUSINESS/SELF-EMPLOYED DIVISION

April 21, 2011

Law Office of J. Phillip Jones
1800 Hayes Street
Nashville, TN 37203

Dear Mr. Jones:

This is to acknowledge receipt of your correspondence dated April 12, 2011 regarding Dennis and Lesa E. Roman, 1920 Cromwell Drive, Nashville, TN 37215, TIN xxx-xx-2961. 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 LaSonia Kimes, badge number 1000342229, telephone number, (615)250-5647, 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
Advisory Group Manager

Enclosure