PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP, Attorney
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
Fax (901)761-5690

BILL GARRETT, Davidson County
Trans:T20110050854 DEEDTRS
Recvd: 08/18/11 10:06 6 pgs
Fees:33.00 Taxes:307.90
20110818-0063863

Name: Steve Hester

S&K#: 11-016749

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 29, 2004, recorded in Instrument No. 20041028-0129573 in the Register's Office of Davidson County, Tennessee, Steve M. Hester conveyed to Equity Title & Trust, Inc., 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 Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 appointed the undersigned as Substitute Trustee by Instrument of record in Instrument Number: 20110330-0024400, 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 Notice of the Right to Foreclose has been timely given in compliance with Tennessee Code Annotated §35-5-117.

WHEREAS, The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1 requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, pursuant to T.C.A. § 35-5-101 Notice of the Foreclose Sale including the date, time, location, and terms of the sale was timely given by mailing a copy of the Notice of Sale by registered or certified mail, return receipt requested, to all parties entitled to said notice.

WHEREAS in pursuance of said request by said The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, 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 August 5, 2011, at the Davidson County Courthouse, South Main door, One Public Square, 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 CIT Mortgage Loan Trust 2007-1, whose address is Vericrest Financial Inc., 715 S. Metropolitan Ave., Oklahoma City, Oklahoma 73108, at and for the sum of $83,215.00, 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 CIT Mortgage Loan Trust 2007-1 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 CIT Mortgage Loan Trust 2007-1 his successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Old Hickory, County of Davidson, State of Tennessee, to-wit:

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

Being Lot Number 39, on the plan of Section "D" of E.I. DuPont De Nemours and Company's Subdivision, as of record in Plat Book 1424, Page 65, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot.

This legal description is identical with that in Deed of Trust recorded in Instrument No. 20041028-0129573 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 No. 20041028-0129573 in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed, recorded in Instrument Number 200209090109167, in the Register's Office for Davidson County, Tennessee.

Subject to any unpaid taxes, subdivision restrictions, building lines and easements, State and Federal tax liens and any other matter of record.

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 CIT Mortgage Loan Trust 2007-1 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

Ashley M. Jones, Authorized Agent
D. Denise Griffin, Managing Foreclosure Attorney

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 9 day of Aug., 2011, before me, a Notary Public, in and for said State and County, personally appeared Ashley M. Jones, with whom I am personally acquainted, and who, upon oath acknowledged to be Authorized Agent 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:

Notary Public

TRACY L. SHARP
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 11/02/2013

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $83,215.00 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 the date written above.

My commission expires:

Notary Public

TRACY L. SHARP
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Commission Expires 11/02/2013

PROPERTY ADDRESS: 906 Debow Street, Old Hickory, Tennessee 37138

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1
715 S. Metropolitan Ave.
Oklahoma City, Oklahoma 73108

S & K File #11-016749
Map & Parcel -04415011000

PREPARED BY AND RETURN TO:
Shapiro & Kirsch, LLP, Attorney
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
(901)767-5566
Fax (901)761-5690

COST OF PUBLICATION

First Insertion [redacted]
Second Insertion
Third Insertion

Total [redacted]

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on August 8, 2011 at 2:00 PM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee pursuant to Deed of Trust executed by Steve M. Hester, Initially Title & Trust, Inc., Trustee, on September 28, 2004 as Instrument No. 20041028-0121857, executed by Shapiro & Kirsch, LLP Substitute Trustee, all of record in the Davidson County Register's Office.

Owner of Debt: The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1

The following real estate located in Davidson County, Tennessee, will be sold to the highest cash bidder subject to all unpaid taxes, prior liens and encumbrances of record:

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

Being Lot Number 36, on the plan of Section "D" of E.I. DuPont De Nemours and Company's Subdivision, as of record in Plat Book 1428, Page 68, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Street Address: 908 Debow Street, Old Hickory, Tennessee 37138

Parcel ID # 044J011000

Current Owner(s) of Property: Steve M. Hester

Other Interested Parties: Countrywide Home Loans Mortgage Corporation, Wells Fargo Bank, N.A., Mortgage Electronic Registration Systems, Inc. and Wells Fargo Home Mortgage a Division of Wells Fargo Bank NA

The street address of the above described property is believed to be 908 Debow Street, Old Hickory, Tennessee 37138, but such address 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.

SALE IS SUBJECT TO TENANT(S) RIGHTS IN POSSESSION.

If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

Notice of this Substitute Trustee's Sale has been timely given to the United States as required by 26 U.S.C. § 7425(b).

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower, and the rights of Steve M. Hester, and those claiming through them, and subject to the right of redemption by the DEPARTMENT OF TREASURY, INTERNAL REVENUE SERVICE by reason of tax lien of record in Instrument Number 20080113-0003804 at the Register's Office of Davidson County, Tennessee, subject to any accrued taxes and restrictions.

All right of equity of redemption, statutory and otherwise, and homestead 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.

If the highest bidder cannot pay the bid within twenty-four (24) hours of the sale, the next highest bidder, at their highest bid, will be deemed the successful bidder.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time.

This office may be a debt collector. This law firm is attempting to collect a debt and any information obtained may be used for that purpose.

Shapiro & Kirsch, LLP Substitute Trustee

[redacted]

File No. 11-016749
July 8, 15, 22, 2011 Pg12857

PROOF OF PUBLICATION

THE WESTVIEW NEWSPAPER, LLC dba/ NASHVILLE LEDGER, the Publisher of Westview, a weekly newspaper of general circulation, printed in the State of Tennessee and distributed throughout Davidson and Williamson County in Tennessee, states that the hereto attached publication appeared in The Westview on the following dates:

July 8, 2011
July 15, 2011
July 22, 2011

THE WESTVIEW NEWSPAPER, LLC

By: _____
Catron J. Kerr, Administrative Assistant

STATE OF TENNESSEE

On this **22nd** day of **July 2011**, this instrument was signed and sealed in behalf of the corporation (or association), by authority of its Board of Directors and **Catron J. Kerr** acknowledged the instrument to be the free act and deed of the corporation (or association) and that the corporation has no corporate seal.

FIT/FPS

11-016749

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
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

Bonnie B. Culp
Admitted in Tennessee
Robert Schneider
Admitted in Tennessee
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Matthew P. McKay
Admitted in Tennessee & Arkansas
Rebekah Bartlett
Admitted in Tennessee
Jeremy Lipford, Director of Operations

July 6, 2011

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 71603901984901076634)

2011 JUL -6 P 3:03

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, Susbstitute Trustee, under that certain purchase money Deed of Trust from Steve M. Hester to Equity Title & Trust, Inc., Trustee, dated September 29, 2004, recorded in the Register's Office of Davidson County, Tennessee, in Instrument No. 20041028-0129573 has been requested by the noteholder, The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, 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 20090112-0002604, in the Register's Office of Davidson County, TN.

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:

Being Lot Number 39, on the plan of Section "D" of E.I. DuPont De Nemours and Company's Subdivision, as of record in Plat Book 1424, Page 65, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot.

(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 **August 5, 2011 @ 1:00PM;** Davidson County Courthouse, South Main door, One Public Square, 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:

Total Amount Due	$80,300.05
Attorney fees	$600.00
Advertisement	$450.00
Recording charges	$32.00
State tax	$268.56
TOTAL	$81,650.61

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, LLP

Joe M. Kirsch

Enclosures
cc: Vericrest Financial Inc.

irs2.ltr
S & K #11-016749

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 #2
Lien Unit Phone: (800) 913-6050

Serial Number
506035009

For Optional Use by Recording Office

Davidson County LIENFTL
Recvd: 01/12/09 08:52 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20090112-0002604

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 STEVEN M HESTER

Residence 8009 BONNAFAIR DR
HERMITAGE, TN 37076-1003

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	12/31/2003	XXX-XX-6750	11/13/2006	12/13/2016	3242.26
1040	12/31/2005	XXX-XX-6750	05/29/2006	06/28/2016	6907.67
1040	12/31/2006	XXX-XX-6750	12/24/2007	01/23/2018	3337.98
1040	12/31/2007	XXX-XX-6750	05/12/2008	06/11/2018	1220.28

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

Total $ 14708.19

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

the 06th day of January, 2009.

Signature R. A. Mitchell
for MICHAEL W. COX

Title
ACS
(800) 829-3903

22-00-0008

(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 1 - Kept By Recording Office

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