THIS INSTRUMENT PREPARED BY:
Johnson & Freedman, LLC
1587 Northeast Expressway
Atlanta, Georgia 30329
(770) 234-9181

BILL GARRETT, Davidson County
Trans:T20120052837 DEEDTRS
Recvd: 07/18/12 10:53 10 pgs
Fees:53.00 Taxes:146.15
20120718-0063106

RETURN TO:
Nationwide Trustee Services, Inc.
400 Northridge Road Suite 700- MC- 7
Sandy Springs, Georgia 30350

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 12, 2006, and recorded in the Register's Office of Davidson County, Tennessee, at Instrument No. 20060522-0059713 ("Deed of Trust"), Barbara S Hearring and Marion Hearring, Sr. aka Marion Hearring conveyed to Larry A. Weissman, as Trustee, in the amount of $42,400 payable to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc. 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, U.S. Bank National Association as Trustee for BAFC 2006-7, being the holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at Book 20120703-0058508, Page 0 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117, not less than sixty (60) days prior to the first publication required by § 35-5-101, the notice of the right to foreclose was properly sent, if so required; 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 Note and 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 Tennessee and the terms and provisions of said Deed of Trust on 06/08/2012, 06/15/2012, 06/22/2012, in Davidson AM, by which advertisement the sale was held on July 5, 2012, at the corner 6th & Broadway at Bridgestone Arena of the Davidson County, Nashville, Tennessee; and

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 U.S. Bank National Association as Trustee for BAFC 2006-7, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 39,500.00; and

WHEREAS, the holder of said debt for which the 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 U.S. Bank National Association as Trustee for BAFC 2006-7 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 the said U.S. Bank National Association as Trustee for BAFC 2006-7 its successors and assignors, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

> Land in Davidson County, Tennessee, being Lot No. 20A Zone Lot Division of Lot 20 of the Resubdivision of Lot 20 of Montgomery Heights Subdivision as of record in Book 6250, Page 580, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description of said lot.
> Being the same property conveyed to Barbara S. Hearring and Marion Hearring, Sr. by deed of record by Instrument No. 20060522-0059712 in the Register's Office for Davidson County, TN
> Marion Hearring joins in this conveyance, granting to the trustee herein, any and all right, marital, homestead, or otherwise, which he may have in said property, by virtue of his marriage to Barbara Hearring but he is in no way obligated for the repayment of the indebtedness secured by this Deed of Trust.

The last recorded Warranty Deed was filed of record at Instrument 20060522-0059712, in the Register's Office of Davidson County, Tennessee.

If the original sale date was postponed, such sale was postponed in accordance with the provisions of T.C.A. 35-5-101(f), and all announcements and notifications were made as required therein.

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 U.S. Bank National Association as Trustee for BAFC 2006-7 its successors and assignors 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 5th day of July, 2012.

Nationwide Trustee Services, Inc.
Substitute Trustee
By: Christian Mayer
Title: Assistant Vice President

STATE OF GEORGIA

COUNTY OF FULTON

On this 5th day of July, 2012, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Christian Mayer, 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.

Notary Public

My Commission Expires: 12/01/2014

KAREN BENNETT NOTARY PUBLIC DOUGLAS COUNTY EXPIRES GEORGIA DEC. 01, 2014

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STATE OF GEORGIA

COUNTY OF FULTON

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 $39,500.00, 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 5th day of July, 2012.

Notary Public

My Commission Expires: 12/01/2014

KAREN BENNETT NOTARY PUBLIC DOUGLAS COUNTY EXPIRES GEORGIA DEC. 01, 2014

File No. 1268712
Property Address: 1419 Monetta Avenue A, Nashville, TN 37216
Tax Parcel ID No.: 072-11-0-174.00

Mail Tax Notices To and Property Owner:

Suntrust Mortgage, Inc.
1001 Semmes Avenue
Richmond, VA 23224

EXHIBIT A

NATIONWIDE TRUSTEE SERVICES, INC.
SUBSTITUTE TRUSTEE
400 NORTHRIDGE ROAD SUITE 700- MC- 7
SANDY SPRINGS, GEORGIA 30350

PHONE: 404-417-4040
FAX: 770-234-9192

June 7, 2012

VIA UPS # 1Z4X7Y680196338701

Area Director- Compliance
Attn: Technical Support- P. Jackson
801 Broadway MDP 53
Nashville, TN 37203

Re: **Notice of Federal Tax Lien**

File Number:	**1268712**
Borrower(s):	**Barbara S Hearring and Marion Hearring aka Marion Hearring, Sr.**
Property Address:	**1419 Monetta Avenue A Nashville, TN 37216**

Dear Sir or Madam:

I am writing to advise you in accordance with 26 U.S.C. 7425 that Suntrust Mortgage, Inc. has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on July 5, 2012. Enclosed is a copy of the Substitute Trustee's Notice, which is being published in the Davidson County legal newspaper. The recording information for the Deed of Trust, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that one federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific federal tax lien(s) found; said lien(s) were recorded in Book 20031223, Page 0182538.

We are not certain that the parties named in the federal tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Barbara J. Herring (). A copy(ies) of the deed(s) conveying the subject property into said individual(s) is/are also enclosed.

The unpaid principal balance of the loan against the above-referenced property is approximately $40,126.95. Interest through the sale date is approximately $2,708.84. Costs and attorneys' fees associated with the sale should be approximately $2,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions about this matter, please do not hesitate to contact this office.

Sincerely,

Nationwide Trustee Services, Inc.
AMP1

Enclosures
cc: Suntrust Mortgage, Inc.

File No.: 1268712

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured to be paid by that certain Note and Deed of Trust executed on May 12, 2006, by Barbara S Hearring and Marion Hearring aka Marion Hearring, Sr. to Larry A. Weissman, Trustee, as Deed of Trust appears of record in the Register's Office of Davidson County, Tennessee, under Instrument No. 20060522-0059713; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association as Trustee for BAFC 2006-7 and

WHEREAS, U.S. Bank National Association as Trustee for BAFC 2006-7, the holder of said Note and Deed of Trust, (the "Holder"), appointed the undersigned, Nationwide Trustee Services, Inc., as Substitute Trustee by instrument filed or to be 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

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117, not less than sixty (60) days prior to the first publication required by § 35-5-101, the notice of the right to foreclose was properly sent, if so required; 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 Holder, and that the undersigned, Nationwide Trustee Services, Inc., Substitute Trustee, or its duly appointed attorneys or agents, by virtue of the power and authority vested in it, will on Thursday, July 5, 2012, commencing at 12:00 pm at the corner 6th & Broadway at Bridgestone Arena of the 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:

Land in Davidson County, Tennessee, being Lot No. 20A Zone Lot Division of Lot 20 of the Resubdivision of Lot 20 of Montgomery Heights Subdivision as of record in Book 6250, Page 580, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description of said lot.
Being the same property conveyed to Barbara S. Hearring and Marion Hearring, Sr. by deed of record by Instrument No. 20060522-0059712 in the Register's Office for Davidson County, TN
Marion Hearring joins in this conveyance, granting to the trustee herein, any and all right, marital, homestead, or otherwise, which he may have in said property, by virtue of his marriage to Barbara Hearring but he is in no way obligated for the repayment of the indebtedness secured by this Deed of Trust.

PROPERTY ADDRESS: 1419 Monetta Avenue A, Nashville, TN 37216

CURRENT OWNER(S): Barbara S Hearring and Marion Hearring aka Marion Hearring, Sr.

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. Substitute Trustee will only convey any interest he/she may have in the property at the time of sale. Property is sold 'as is, where is."

This sale is also subject to the right of redemption by the **INTERNAL REVENUE SERVICE, DEPARTMENT OF THE U.S. TREASURY**, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Book 20031223, Page 0182538. Notice of the sale has been given to the Internal Revenue Service in accordance with 26 U.S.C. 7425(b).

SUBORDINATE LIENHOLDERS: SunTrust Mortgage, Inc, Midland Funding, LLC as assignee of Target Financial Services

For every lien or claim of lien of the state identified above, please be advised notice required by § 67-1-1433 (b)(1) was timely given and that any sale of the property herein referenced will be subject to the right of the state to redeem the land as provided for in § 67-1-1433(c)(1).

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 IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Nationwide Trustee Services, Inc., Substitute Trustee
NATIONWIDE TRUSTEE SERVICES, INC.
400 Northridge Road Suite 700- MC- 7
Sandy Springs, Georgia 30350
404-417-4040
File No.: 1268712
Web Site: www.JFLegal.com

Insertion Dates: 06/08/2012, 06/15/2012, 06/22/2012

EXHIBIT B

NATIONWIDE TRUSTEE SERVICES, INC.
SUBSTITUTE TRUSTEE
400 NORTHRIDGE ROAD SUITE 700- MC- 7
SANDY SPRINGS, GEORGIA 30350

PHONE: 404-417-4040
FAX: 770-234-9192

June 7, 2012

VIA UPS # 1Z4X7Y680196338701

Area Director- Compliance
Attn: Technical Support- P. Jackson
801 Broadway MDP 53
Nashville, TN 37203

Re: **Notice of Federal Tax Lien**
File Number: **1268712**
Borrower(s): **Barbara S Hearring and Marion Hearring aka Marion Hearring, Sr.**
Property Address: **1419 Monetta Avenue A Nashville, TN 37216**

Dear Sir or Madam:

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The title search of the Davidson County records indicates that one federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required, we have attached a copy(ies) of the specific federal tax lien(s) found; said lien(s) were recorded in Book 20031223, Page 0182538.

We are not certain that the parties named in the federal tax lien(s) are the same as the above-referenced borrower(s), or other predecessors in title. However, the names and social security numbers of the individual(s) against whom the above-referenced lien(s) are filed are as follows: Barbara J. Herring (). A copy(ies) of the deed(s) conveying the subject property into said individual(s) is/are also enclosed.

The unpaid principal balance of the loan against the above-referenced property is approximately $40,126.95. Interest through the sale date is approximately $2,708.84. Costs and attorneys' fees associated with the sale should be approximately $2,500.00.

Please return an acknowledged receipt of this notice on the enclosed duplicate letter and return in the enclosed self-addressed stamped envelope. If you should have any questions about this matter, please do not hesitate to contact this office.

Sincerely,



Nationwide Trustee Services, Inc.
AMP1

Enclosures
cc: Suntrust Mortgage, Inc.

File No.: 1268712

SUBSTITUTE TRUSTEE'S SALE

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WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank National Association as Trustee for BAFC 2006-7 and

WHEREAS, U.S. Bank National Association as Trustee for BAFC 2006-7, the holder of said Note and Deed of Trust, (the "Holder"), appointed the undersigned, Nationwide Trustee Services, Inc., as Substitute Trustee by instrument filed or to be 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

WHEREAS, pursuant to Tenn. Code Ann. § 35-5-117, not less than sixty (60) days prior to the first publication required by § 35-5-101, the notice of the right to foreclose was properly sent, if so required; 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 Holder, and that the undersigned, Nationwide Trustee Services, Inc., Substitute Trustee, or its duly appointed attorneys or agents, by virtue of the power and authority vested in it, will on Thursday, July 5, 2012, commencing at 12:00 pm at the corner 6th & Broadway at Bridgestone Arena of the 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:

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Being the same property conveyed to Barbara S. Hearring and Marion Hearring, Sr. by deed of record by Instrument No. 20060522-0059712 in the Register's Office for Davidson County, TN
Marion Hearring joins in this conveyance, granting to the trustee herein, any and all right, marital, homestead, or otherwise, which he may have in said property, by virtue of his marriage to Barbara Hearring but he is in no way obligated for the repayment of the indebtedness secured by this Deed of Trust.

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CURRENT OWNER(S): Barbara S Hearring and Marion Hearring aka Marion Hearring, Sr.

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Nationwide Trustee Services, Inc., Substitute Trustee
NATIONWIDE TRUSTEE SERVICES, INC.
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Insertion Dates: 06/08/2012, 06/15/2012, 06/22/2012