BILL GARRETT, Davidson County
Trans:T20130004478 DEEDTRS
Recvd: 01/16/13 12:59 5 pgs
Fees:28.00 Taxes:939.80
20130116-0005257

ADDRESS OF NEW OWNER	SEND TAX BILLS TO:	MAP/PARCEL NO.
Sumner Bank & Trust P. O. Box 729 Gallatin, TN 37066	Same	Map and Parcel 158-11-O-A-009.00CO

THIS INSTRUMENT PREPARED BY: Oldham & Dunning, LLC, 109 Public Square, Gallatin, TN 37066 (615) 452-1001.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 27, 2007, of Record in Instrument Number 20080102-0000027, Register's Office of Davidson County, Tennessee, RANDY DABBS AND TRUDY DABBS, HUSBAND AND WIFE, conveyed to RICHARD HUTCHINSON, 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, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was published in the Davidson AM on October 19, 2012; October 26, 2012 and November 2, 2012; and appointed to be held on November 16, 2012, at on or about 10:00 a.m. at the South main door of the Davidson County Courthouse, One Public Square, Nashville, Tennessee; 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 SUMNER BANK & TRUST (hereinafter referred to as "Grantee") for the sum of $254,000.00, that being the highest and best bid offered; and,

WHEREAS, the purchaser 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 Grantee, the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, BRUCE N. OLDHAM, SUBSTITUTE TRUSTEE, having been appointed as Substitute Trustee in Instrument No. 20120928-0088556, Register's Office of Davidson County, Tennessee, does hereby grant, bargain, sell and convey to the said Grantee, his/her/its heirs, successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Davidson County, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 9 on the Final Plat of Cambridge Downs Subdivision of record in Instrument No. 20050727-0087930, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Randy Dabbs and wife, Trudy Dabbs by Warranty Deed from Charlotte W. Goldston, of record as Instrument No. 20071218-0145057, Register's Office for Davidson County, Tennessee.

Property address: 333 White Swans Crossing, Brentwood, TN 37027, Davidson County, Tennessee. In the event of any discrepancy between the property address and the legal description, the legal description shall control.

The above description is taken from prior deed of record.

Subject to any unpaid taxes, prior liens, easements and restrictions. Grantee will be responsible for payment of all back taxes and rollback taxes, if any. This property is sold "as is, where is" with no warranties, express or implied, as to the condition of the property or the suitability of the property for any particular purpose.

This sale is subject to the right of the State of Tennessee to redeem the land as provided for in T.C.A. Section 67-1-1433(c)(1). A copy of the notice provided to the State is attached hereto as Exhibit A, and a copy of the written response of the State is attached as Exhibit B.

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 to Grantee his/its heirs, successors and assigns, in fee simple forever, to whom the said BRUCE N. OLDHAM, 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. The Substitute Trustee expressly disclaims any warranties concerning any matters that an accurate survey of the premises might disclose, including boundaries, amount of acreage, rights of parties in possession, encroachments, and easements, as well as any other matters not expressly provided herein.

If applicable, the notice requirements of Tennessee Code Annotated 35-5-117 have been met.

IN WITNESS WHEREOF, the said BRUCE N. OLDHAM, SUBSTITUTE TRUSTEE, has hereunto set his hand and seal on January 10, 2013.

BRUCE N. OLDHAM
SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SUMNER

On January 10, 2013 before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared the within named bargainor, BRUCE N. OLDHAM, as Substitute Trustee, with whom I am personally acquainted and who acknowledged that he executed the within instrument for the purposes therein contained.

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

NOTARY PUBLIC
My Commission Expires: 5/25/16

STATE OF TENNESSEE
COUNTY OF SUMNER

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, that the actual consideration for this transfer or value of the property transferred, whichever is greater is $254,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

BRUCE N. OLDHAM

SUBSCRIBED and sworn to before me on January 10, 2013.

NOTARY PUBLIC
My Commission Expires: 5/25/16

OLDHAM & DUNNING, LLC

Attorneys at Law

109 Public Square
Gallatin, Tennessee 37066
Telephone: (615) 452-1001
Telefax: (615) 451-9226

Bruce N. Oldham
Sue H. Dunning

October 15, 2012

CERT
MAILED
OCT 15 2012

CERTIFIED MAIL - RETURN RECEIPT REQUESTED
Richard H. Roberts, Commissioner
Tennessee Department of Revenue
500 Deaderick St.
Nashville, TN 37242

RE: Section 67-1-1433(b)
Notice of Substitute Trustee's Sale

Dear Mr. Roberts:

We previously sent you a letter dated September 25, 2012, concerning a foreclosure sale to be held on October 30, 2012. Due to a problem with publication in the newspaper, the foreclosure sale has been rescheduled for November 16, 2012.This letter replaces the prior notice.

This firm represents Sumner Bank & Trust, which holds a Note executed by RANDY DABBS AND TRUDY DABBS, HUSBAND AND WIFE, dated December 27, 2007, in the original principal amount of $252,000.00. Said Note is secured by a Deed of Trust dated December 27, 2007, and recorded in Instrument Number 20080102-0000027, Register's Office of Davidson County, Tennessee. 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 Deed of Trust, therefore, has declared the Note to be in default so that full payment of the Note is now required and has demanded that the property covered by the Deed of Trust, as hereinafter described, be advertised and sold in satisfaction of said indebtedness and the costs of foreclosure.

It is my understanding that the State of Tennessee Department of Revenue has filed a notice of state tax lien against the property. Therefore, this notice is being submitted to you pursuant to T.C.A. Section 67-1-1433(b) as follows:

1. This notice is submitted by Bruce N. Oldham, Oldham & Dunning, 109 Public Square, Gallatin, Tennessee 37066, on behalf of Sumner Bank & Trust.

2. The State of Tennessee Department of Revenue has filed a Notice of State Tax Lien ("Tax Lien Notice") against Trudy D. Dabbs, D/B/A Trudy D. Daggs. The address of said

EXHIBIT
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taxpayer as shown on the Tax Lien Notice is 108 Duluth Avenue, Nashville, TN 37209-1208. Tax Lien Notice bearing Entity ID No. 002 411-35-0578 was dated January 30, 2010, of record in Instrument No. 20100208-0009573, Register's Office of Davidson County, Tennessee, having been recorded at said Register's Office on February 8, 2010. A copy of said Tax Lien Notice is enclosed herewith for your convenience.

3. The street address of the property affected by this notice is 333 White Swans Crossing, Brentwood, TN 37027, Davidson County, Tennessee, said property being more particularly described as that certain real property situated in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Lot No. 9 on the Final Plat of Cambridge Downs Subdivision of record in Instrument No. 20050727-0087930, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Randy Dabbs and wife, Trudy Dabbs by Warranty Deed from Charlotte W. Goldston, of record as Instrument No. 20071218-0145057, Register's Office for Davidson County, Tennessee.

4. The real property herein described will be sold at public auction for cash on November 16, 2012 at 10:00 a.m., at the South main door of the Davidson County Courthouse, One Public Square, Nashville, Tennessee. Enclosed herewith is a copy of the Notice of Substitute Trustee's Sale.

5. The approximate amount of indebtedness on the Note secured by the Deed of Trust is approximately $253,800.00 plus the expenses and attorney's fees incurred in connection with this foreclosure. It is not anticipated that additional costs and expenses in this foreclosure will exceed the sum of $3,000.00.

6. The property herein described is also subject to the following encumbrances: Davidson County property taxes for 2010-2012.

Please accept this letter as the twenty-five (25) day notice required by T.C.A. Section 67-1-1433(b), which notice must be given to the Commissioner of Revenue or his delegate. Please advise me immediately of any deficiency in this notice.

Sincerely,

BRUCE N. OLDHAM

Enclosures

29293

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

October 25, 2012

Bruce N. Oldham
Oldham & Dunning, LLC
100 Public Square
Gallatin, TN 37066

OLDHAM & DUNNING
OCT 30 2012
RECEIVED

Re: Foreclosure Sale of Property Owned by: **Trudy D. Dabbs**
Entity Number: **002 XXX-XX-0578/000**

This is in reference to your letter dated October 15, 2012 concerning the reschedule of the foreclosure sale from October 30, 2012 to November 16, 2012.

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 **November 16, 2012** is **$258.76**. *(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.

Lori S. Fernandez, Account Technician I
Special Procedures Section
Revenue Enforcement Division
Tennessee Department of Revenue

SP/bt
c: *file*

EXHIBIT
B