SUBSTITUTE TRUSTEE'S DEED

WHEREAS, under date of 15 December 2006, WILLIE BROWN, JR., and AMY R. BROWN executed a certain Trust Deed to Harold D. King, Trustee for Household Financial Center, Inc., for the purpose of securing the debt and obligations therein described, which Trust Deed is recorded as Instrument No. 20061219-0156289, in the Register's Office of Davidson County, Tennessee; and

WHEREAS, Household Financial Center, Inc., the holder and owner of the debt and obligations secured by said Trust Deed, having for reasons satisfactory to itself, under the provisions of said Trust Deed, by instrument recorded in said Register's Office as Instrument No. 20130402-0031990, named and appointed the undersigned as Trustee in the place and stead of Harold D. King; and

WHEREAS, default was made in the payment of the debt and obligations secured by said Trust Deed and the undersigned, as Substitute Trustee, was requested to advertise and sell the property conveyed by said Trust Deed in compliance with the provisions thereof; and

WHEREAS, the undersigned, as Substitute Trustee, did, in compliance with the provisions of said Trust Deed, advertise for sale the property conveyed by same, the advertisement of sale having been published in The Tennessee Tribune/West Tennessee Examiner, a newspaper published and/or distributed in Davidson County, Tennessee in the issues of 18, 25 April, 2 May 2013 of said newspaper, said sale having been advertised for Thursday, 16 May 2013, commencing at 12:00 o'clock noon outside the door of the Register of Deed's Office, 501 Broadway, Nashville, Tennessee, at the Northwest entry of the Sommet Center at which time and place the property was offered for sale and sold; and

WHEREAS, the highest and best bid for said property was then and there made by Household Financial Center, Inc., to-wit: a bid of Eighty-Seven Thousand Four Hundred Thirty-Two a4d 72/100 Dollars ($87,432.74) for said property, which bid was then and there accepted by the undersigned as Substitute Trustee.

NOW, THEREFORE, for the consideration named, and for and in consideration of the compliance with the terms of said bid, the undersigned, Richard J. Myers, as Substitute Trustee, has bargained and sold, and does by these presents bargain, sell and convey to the said Household Financial Center, Inc., the property advertised and sold as hereinabove recited, situated, lying and being in the County of Davidson, State of Tennessee, and more particularly described as follows:

SITUATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: BEING LOT NO. 15, SECTION ONE, JAMESTOWN ESTATES, OF RECORD IN BOOK 6900, PAGE 592, REGISTERS OFFICE, DAVIDSON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED FROM VICTORY BUILDERS, INC., TO WILLIE BROWN, JR., TENANCY NOT STATED, BY DEED RECORDED 18 FEBRUARY 1992, IN BOOK 8552, AT PAGE 91, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

Property Address: 4009 Tea Garden Way, Antioch, TN 37013

TO HAVE AND TO HOLD, unto the said Household Financial Center, Inc., its successors and assigns, in fee simple forever.

The undersigned Substitute Trustee believes the title hereby conveyed to be good, but warrants the same against the lawful claims of all persons claiming by, through, and under a conveyance from the undersigned as Substitute Trustee, under the provisions of the above-described Trust Deed, and not further or otherwise.

PREPARED BY AND RETURN TO:
Richard J. Myers, Esq
APPERSON CRUMP PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119
(901) 756-6300

BILL GARRETT, Davidson County
Trans:T20130045571 DEEDTRS
Recvd: 05/31/13 14:20 12 pgs
Fees:63.00 Taxes:323.50
20130531-0055204

This sale is made subject to any and all outstanding unpaid real property taxes upon the property as of the date of the Substitute Trustee's sale described herein, and any and all other prior restrictions, encumbrances, or liens of any nature.

The § 35-5-117 notice of the right to foreclose was timely forwarded, a copy of which is attached as Exhibit 1.

Attached as Exhibit 2 is Notice of a Federal Tax Lien showing timely service thereof.

The proceeds of this sale, the receipt of which the undersigned Substitute Trustee hereby acknowledges, have been applied as follows:

TOTAL BID		$87,432.74
Expenses:		
Recording Substitution of Trustee	12.00	
Title Work	450.00	
Advertising Expenses	455.00	
Recording Substitute Trustee's Deed	386.50	
Attorney Fee and Costs	900.00	
TOTAL EXPENSES		2,203.50
BALANCE APPLIED TO THE MORTGAGE INDEBTEDNESS		$85,229.24

WITNESS, the signature of the undersigned, Richard J. Myers, Substitute Trustee, this 21st day of May, 2013.

Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this the 21st day of May, 2013, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Richard J. Myers, Substitute Trustee, to me known to be the person described, and who executed the foregoing instrument and acknowledged that he executed the same as his free act and deed.

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

Notary Public

My Commission Expires:

11-8-14

TANGELA PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 11-08-2014

PROPERTY ADDRESS:

4009 Tea Garden Way
Antioch, TN 37013

SEND TAX BILLS TO:
Responsible Taxpayer
Household Financial Center, Inc.
636 Grand Regency Blvd.
Brandon, FL 33510

Owner/Grantee: **Household Financial Center, Inc.**
636 Grand Regency Blvd.
Brandon, FL 33510

Tax Parcel No.: 15014003800

I, Richard J. Myers, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $87,432.74, 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 this 21st day of May, 2013.

Notary Public

My Commission Expires: 11-8-14

TANGELA PEARSON
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY
My Comm. Exp. 11-08-2014

APPERSON CRUMP

The Law in Memphis Since 1865

APPERSON CRUMP PLC
6070 Poplar Avenue
Sixth Floor
Memphis, TN 38119-3954

(901) 756-6300 - Telephone
(901) 757-1296 - Facsimile
www.appersoncrump.com

15 February 2013

VIA U.S. MAIL & CERTIFIED MAIL RETURN RECEIPT REQUESTED

Mr. Willie Brown, Jr. and
Ms. Amy R. Brown
4009 Tea Garden Way
Antioch, TN 37013

Certified Article Number
7196 9008 9111 9051 7233
SENDERS RECORD

RE:

Name of Borrower:	Amy R. Brown and Willie Brown, Jr.
Address:	4009 Tea Garden Way, Antioch, TN 37013
Loan Account No.:	0016097883
Past Due Amount:	$8,370.17 (through 8 February 2013)

Dear Mr. and Ms. Brown:

Enclosed herewith is a NOTICE OF THE RIGHT TO FORECLOSE as required by Tennessee Code Annotated §35-5-117, which notice must be sent at least 60 days prior to publication of a foreclosure sale. Due to the above-referenced default, we intend to institute foreclosure proceedings 60 days after the date of this letter.

If you wish to discuss this matter, you should contact the person named in the enclosed notice.

This letter is an attempt to collect a debt and any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you so request this office in writing within 30 days of receipt hereof, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Any payments or additional communications should be directed to this firm.

Cordially,

Richard J. Myers

RJM/vm
Enclosure

EXHIBIT
tabbies
1

NOTICE OF THE RIGHT TO FORECLOSE

Date of Notice: **February 15, 2013**

The holder of the mortgage, deed of trust or other lien on your property has the right to begin the process of foreclosing on the debt and may sell your property at public auction to satisfy the debt at any time after sixty (60) days from the date of this notice of the right to foreclose for a period of twelve (12) months without sending you another notice of right to foreclose.

You should IMMEDIATELY contact the lender, servicer or creditor listed below to discuss repayment options for which you may qualify, or if none are available, foreclosure alternatives such as short sale or deed in lieu of foreclosure. Failure to satisfy your payment obligations may result in loss of your home.

Debt counseling may be available in your area. You can determine if debt counseling is available in your area and locate an approved counselor at the U.S. Department of Housing and Development (HUD) web site at www.HUD.gov.

You may also be eligible for certain Federal loan modifications programs. You should review your options under these programs immediately at the Department of Housing and Urban Development web site (www.HUD.gov) and or at other applicable websites and consult your lender. If you wish to participate in one of these programs, you must make timely application as required by the program. You should notify the lender, servicer or creditor of your interest in participating in one of these programs.

YOU MUST ACT IMMEDIATELY IF YOU WISH TO TRY TO SAVE YOUR HOME.

Name of Creditor:	Household Financial Center, Inc.
Address of Creditor:	2929 Walden, Depew, NY 14043
Phone: 1-800-338-6441	Fax: 732-352-7544
Website and email address:	www.us.hsbc.com/1/2/3/personal/home-loans
Contact person:	Default Services

Government Loan Modification Program Information: http://makinghomeaffordable.gov/

April 15, 2013

NOTICE TO IRS

Richard J. Myers
Attorney at Law
Memphis, TN

RECEIVED
2013 APR 17 AM 8:41
INTERNAL REVENUE SERVICE
TECHNICAL SERVICES
NASHVILLE, TN

VIA FED EX
District Director
Internal Revenue Service
801 Broadway
MDP53
Nashville, TN 37203

Re: 1) Federal Tax Lien - 551394709
Taxpayer: Willie Brown Jr
Identifying No.: xxx-xx-4045

2) Federal Tax Lien - 721804510
Taxpayer: Willie Brown Jr
Identifying No.: xxx-xx-4045

3) Federal Tax Lien - 733786410
Taxpayer: Willie Brown Jr
Identifying No.: xxx-xx-4045

Dear Director:

Notice is hereby given in conformity with the provisions of the Federal Tax Lien Act of 1996, as amended, of a foreclosure sale to be conducted in accordance with the laws of the State of Tennessee which may affect property now owned by the above-referenced taxpayer. This notice is served upon you not less than twenty-five days prior to sale date of the property described in this notice and specifies the following details of the foreclosure sale and the Notice of Federal Tax Lien, to-wit:

A. 1) The Internal Revenue District which originated the Notice of Federal Tax Lien is Nashville, Tennessee (wage & investment area #3);

2) The Internal Revenue District which originated the Notice of Federal Tax Lien is Nashville, Tennessee (wage & investment area #3);

EXHIBIT
2

3) The Internal Revenue District which originated the Notice of Federal Tax Lien is Nashville, Tennessee (small business/self-employed area #5);

B. 1) The name of the taxpayer shown on the notice is: Willie Brown Jr;

2) The name of the taxpayer shown on the notice is: Willie Brown Jr;

3) The name of the taxpayer shown on the notice is: Willie Brown Jr;

C. 1) The serial number(s) shown on the notice(s) is 551394709. The notice was recorded on 8 June 2009, in the office of the Register of Davidson County at Nashville, as Instrument No. 20090608-0052693 and is in the amount of $23,309.51;

2) The serial number(s) shown on the notice(s) is 721804510. The notice was recorded on 22 November 2010, in the office of the Register of Davidson County at Nashville, Tennessee, as Instrument No. 20101122-0092952 and is in the amount of $3,521.86;

3) The serial number(s) shown on the notice(s) is 733786410. The notice was recorded on or about 28 December 2010, in the office of the Register of Davidson County at Nashville, Tennessee, as Instrument No. 20101228-0102628 and is in the amount of $5,145.76;

D. 1) The residence address shown on the notice is 4009 Tea Garden Way, Antioch, TN 37013-5438;

2) The residence address shown on the notice is 4009 Tea Garden Way, Antioch, TN 37013-5438;

3) The residence address shown on the notice is 4009 Tea Garden Way, Antioch, TN 37013-5438;

E. The legal description of the property to be sold by foreclosure is as follows:

SITUATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: BEING LOT NO. 15, SECTION ONE, JAMESTOWN ESTATES, OF RECORD IN BOOK 6900, PAGE 592, REGISTERS OFFICE, DAVIDSON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED FROM WANDA FAY BROWN, TENANCY NOT STATED, TO WILLIE BROWN, JR.,

TENANCY NOT STATED, BY DEED RECORDED 2/17/1993, IN BOOK 8866, AT PAGE 791, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 150.14-38

F. The above property is scheduled to sell for cash to the highest and best bidder on Thursday, 16 May 2013, 12:00 noon, at the Davidson County Courthouse in Nashville, Tennessee;

G. The present and outstanding balance of the loan is itemized as follows: Principal Balance $117,763.90, Accrued Interest $13,011.02, Attorney Fees and Expenses $2,612.18, for the total of $133,387.10 *Attorney's fees may increase to 10% in the case of competitive bidding. Subject to additional fees and expenses as secured by Deed of Trust referenced herein.

My client, Household Financial Center, Inc., is the holder of the Deed of Trust being foreclosed, which is dated 15 December 2006, and was recorded on 19 December 2006 in the office of the aforesaid Register as Instrument No. 20061219-0156289. Said Deed of Trust as well as other particulars are more fully described in the Substituted Trustee's Notice of Sale attached hereto and incorporated herein by reference.

I have enclosed a copy of the lien notice. I have also enclosed a self-addressed stamped envelope and request that you return the original signed copy of this letter. Should you require further information, please contact me at the earliest opportunity.

Sincerely,

APPERSON CRUMP PLC

Richard J. Myers

RJM/vm
Enclosure

Receipt of this Notice of Non-Judicial Sale acknowledged this _____ day of _____, 2013.

INTERNAL REVENUE SERVICE

By:_____

Title:_____

3592

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
NASH & INVESTMENT AREA #3
Lien Unit Phone: (800) 829-7650

Serial Number
551394709

For Optional Use by Recording Office

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.

BILL GARRETT, Davidson County
Trans:T20090037831 LIENFTL
Recvd: 05/08/09 08:25 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20090508-0052693

Name of Taxpayer WILLIE BROWN JR

Residence 4009 TEA GARDEN WAY
ANTIOCH, TN 37013-5438

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	12/31/2000	XXX-XX-4045	05/28/2001	06/27/2011	
1040	12/31/2002	XXX-XX-4045	05/26/2003	06/25/2013	1531.58
1040	12/31/2004	XXX-XX-4045	05/30/2005	06/29/2015	1701.17
1040	12/31/2005	XXX-XX-4045	05/29/2006	06/28/2016	8568.18
1040	12/31/2006	XXX-XX-4045	10/01/2007	10/31/2017	11303.77
1040	12/31/2007	XXX-XX-4045	05/26/2008	06/25/2018	204.81

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

Total $ 23309.51

This notice was prepared and signed at NASHVILLE, TN, on this, the 27th day of May, 2009.

Signature K. A. Mitchell
for DEBRA K. HURST

Title
ACS
(800) 829-7650

13-00-0000

(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 60139X

11953

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
HAGE & INVESTMENT AREA 83
Lien Unit Phone: (800) 829-7650

Serial Number
721804510

For Optional Use by Recording Office

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.

BILL GARRETT, Davidson County
Trans:[illegible] LIENFTL
Rcvd: 11/22/10 08:07 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20101122-0092962

Name of Taxpayer WILLIE BROWN JR

Residence 4009 TEA GARDEN WAY
ANTIOCH, TN 37013-5438

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	12/31/2009	XXX-XX-4045	06/07/2010	07/07/2020	3521.86
				Total	$ 3521.86

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

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

the 16th day of November, 2010.

Signature
for PAMELA J ROGERS

Title
ACS
(800) 829-7650

13-00-0001

(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

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 #5
Lien Unit Phone: (800) 913-6050

Serial Number
733786410

For Optional Use by Recording Office

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.

BILL GARRETT, Davidson County
Trans:T20100001247 LIENFTL
Recvd: 12/28/10 10:39 1 pgs
Fees:12.00 Taxes:[redacted]
[redacted]
20101228-0102628

Name of Taxpayer WILLYE BROWN JR

Residence 4009 TEA GARDEN WAY
ANTIOCH, TN 37013-5438

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	12/31/2008	XXX-XX-4045	06/22/2009	07/22/2019	5145.76

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

Total $ 5145.76

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

the 16th day of December, 2010.

Signature for DEBRA K. HURST

Title ACS (800) 829-7650

13-00-0000

(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. 408)

Part 1 - Kept By Recording Office

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Default having been made in the terms, conditions and payment of the debts and obligations secured by a certain Deed of Trust dated 15 December 2006 executed by WILLIE BROWN, JR., and AMY R. BROWN, to Harold D. King, as trustee for Household Financial Center, Inc., of record in the Office of the Register of Davidson County, Tennessee, as Instrument No. 20061219-0156289; and Richard J. Myers having been appointed as Substitute Trustee in an instrument of record in the aforesaid Register's office as Instrument No.20100621-0048179 and re-recorded as Instrument No. 20130402-0031990; and the owner of the debt secured by said Deed of Trust, Household Financial Center, Inc., having required the undersigned to advertise and sell the property described therein conveyed, the entire indebtedness having been declared due and payable as provided in said Deed of Trust, the undersigned, RICHARD J. MYERS, will by virtue of the power and authority vested in him as Substitute Trustee, on **Thursday, 16 May 2013**, commencing at 12:00 noon, outside the door of the Register of Deed's Office located at 501 Broadway, Nashville, Tennessee 37203 at the Northwest entry of the Sommet Center, sell at public outcry to the highest and best bidder for cash, the following described property in Davidson County, Tennessee, to wit:

SITUATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: BEING LOT NO. 15, SECTION ONE, JAMESTOWN ESTATES, OF RECORD IN BOOK 6900, PAGE 592, REGISTERS OFFICE, DAVIDSON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED FROM WANDA FAY BROWN, TENANCY NOT STATED, TO WILLIE BROWN, JR., TENANCY NOT STATED, BY DEED RECORDED 2/17/1993, IN BOOK 8866, AT PAGE 791, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. TAX MAP OR PARCEL ID NO.: 150.14-38

Property Address: 4009 Tea Garden Way, Antioch, TN 37013

Interested Parties: Citifinancial, Inc.; MRC Receivables Corp; SCS Credit Corp; U.S. Government

The U.S. Government claims a federal tax lien against the above-described property pursuant to 26 U. S.C. § 7425(b); the Notice required by said statute has been given to the U. S. Government; and, the sale of the above-described property will be subject to the right of the U. S. Government to redeem pursuant to 26 U.S.C. § 7425(d)(1).

At the time of this publication, 1) the § 35-5-117 notice of the right to foreclose was timely forwarded and 2) a search of the public records reveals no lien filed by the United States or the State of Tennessee which affects the above described property. The sale of the property described in said Deed of Trust shall be subject to any and all instrument of record, prior liens, encumbrances, deeds of trust, easements, restrictions, building lines, unpaid taxes, assessments, penalties and interest, if any. All right and equity of redemption, homestead, dower and all other exceptions are expressly waived in said Deed of Trust, and the title is believed to be good, but the Substitute Trustee will convey and sell only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day or time certain without further publication, upon announcement at the time for the above.

Richard J. Myers, Substitute Trustee
Date: April 12, 2013

APPERSON CRUMP, PLC
6070 Poplar Avenue, Sixth Floor
Memphis, TN 38119
(901) 756-6300

Publish: 18, 25 April, 2 May 2013