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

S&K:13-049855

BILL GARRETT, Davidson County
Trans:T20130073044 DEEDTRS
Recvd: 08/23/13 11:10 9 pgs
Fees:48.00 Taxes:213.86
20130823-0089144

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated December 21, 2006, recorded in Instrument No. 20070102-0000490, in the Register's Office of Davidson County, Tennessee, Kenneth A. Bowers, unmarried conveyed to Arnold M. Weiss, Esq., 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 undersigned was appointed as Substitute Trustee by Instrument of record in Instrument Number 20130711-0071893, 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 the holder requested said Substitute Trustee to, upon proper advertisement and notice, 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 Foreclosure 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, the said property was by the Substitute Trustee, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement the sale was appointed to be held on August 6, 2013, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, at 10:00 AM; 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 HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-1, whose address is Wells Fargo Bank, NA, 3476 Stateview Blvd, MAC# X7801-013 (FC), Fort Mill, South Carolina 29715, at and for the sum of $57,800.00, 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 HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 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 HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-1, its successors and assigns, in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Certain real estate in Davidson County, Tennessee, described as follows:

Land in the 12th Civil District of Davidson County, Tennessee, being Tract No. 3 unrecorded and more particularly described according to a survey by M.H. Ragan, Surveyor, dated August 19, 1959, and described as follows:

Beginning at an iron pin located 2202.6 feet East of the Dickerson Pike; thence North 4 deg. 55' East a distance of 197.0 feet to an iron pin; thence South 84 deg. 35' East a distance of 55 feet to an iron pin; thence South 4 deg. 55' West a distance of 197.0 feet to an iron pin; thence north 84 deg. 35' West a distance of 55.0 feet to the point of beginning.

INCLUDED in the above described property but EXPRESSLY EXCLUDED therefrom is the following described property:

Beginning at a point on the northerly right-of-way of Hart Lane; said point being on the common property line between Parcel 68 and Parcel 69 as shown on Sheet 60-12 of the Metropolitan Nashville and Davidson County Property Maps; thence along said common property line, North 4 deg. 55 min. East 20.73 feet to a point on the proposed northerly right-of-way being a curve having a radius of 2894.70 feet; thence easterly along said proposed right-of-way 24.02 feet to a point; thence continuing along said proposed right-of-way, South 83 deg. 00 min. East 31.01 feet to the point on the common property line between Parcel 69 and Parcel 70; thence along said common property line, South 4 deg. 55 min. West 19.30 feet to a point on the existing northerly right-of-way of Hart Lane; thence North 84 deg. 35 min. West 55 feet to the point of beginning and containing 1,102 square feet.



This legal description is identical with that in Deed of Trust recorded in Instrument No. 20070102-0000490, 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. 20070102-0000490, in the Register's Office of Davidson County, Tennessee.

The last deed of record is Warranty Deed recorded in Instrument Number 20050823-0100049, 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. The Substitute Trustee does not warrant or guarantee any amounts of acreage that may be referenced in the legal description.

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 HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-1, its 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 it, as such Substitute Trustee, but not further or otherwise.

IN WITNESS WHEREOF, the said Shapiro & Kirsch, LLP, Substitute Trustee, has hereunto set its hand and seal this 15 day of August, 2013.

Shapiro & Kirsch, LLP

By: _____

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

On the 15th day of August, 2013, 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, acknowledged himself/herself to be an authorized signatory 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
JANUARY 05, 2015
My commission expires:

_____
Notary Public

MEGAN HANNA
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

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 $57,800.00, 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
JANUARY 05, 2015
My commission expires:

_____
Notary Public

MEGAN HANNA
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

PROPERTY ADDRESS: 215 Hart Lane, Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-1
3476 Stateview Blvd
MAC# X7801-013 (FC)
Fort Mill, South Carolina 29715

S&K File #13-049855 / WNI
Map & Parcel -06012006900

Department of Defense Manpower Data Center

Results as of : Aug-12-2013 10:36:07

SCRA 3.0

Status Report
Pursuant to Servicemembers Civil Relief Act

Last Name: BOWERS
First Name: KENNETH
Middle Name: A.
Active Duty Status As Of: Aug-12-2013

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Arlington, VA 22350

0101664507

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on **August 6, 2013 at 10:00 AM local time**, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, pursuant to Deed of Trust executed by Kenneth A. Bowers, unmarried, to Arnold M. Weiss, Esq., Trustee, as trustee for Wells Fargo Bank, N.A. on December 21, 2006 at Instrument No. 20070102-0000490; conducted by Shapiro & Kirsch, LLP having been appointed Substitute or Successor Trustee, all of record in the Davidson County Register's Office. Default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indebtedness has been declared due and payable.

Party Entitled to Enforce the Debt: HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2007-1

The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder:

Certain real estate in Davidson County, Tennessee, described as follows:

Land in the 12th Civil District of Davidson County, Tennessee, being Tract No. 3 unrecorded and more particularly described according to a survey by M.H. Ragan, Surveyor, dated August 19, 1959, and described as follows:

Beginning at an iron pin located 2202.6 feet East of the Dickerson Pike; thence North 4 deg. 55' East a distance of 197.0 feet to an iron pin; thence South 84 deg. 35' East a distance of 55 feet to an iron pin; thence South 4 deg. 55' West a distance of 197.0 feet to an iron pin; thence north 84 deg. 35' West a distance of 55.0 feet to the point of beginning.

INCLUDED in the above described property but EXPRESSLY EXCLUDED therefrom is the following described property:

Beginning at a point on the northerly right-of-way of Hart Lane; said point being on the common property line between Parcel 68 and Parcel 69 as shown on Sheet 60-12 of the Metropolitan Nashville and Davidson County Property Maps; thence along said common property line, North 4 deg. 55 min. East 20.73 feet to a point on the proposed northerly right-of-way being a curve having a radius of 2894.70 feet; thence easterly along said proposed right-of-way 24.02 feet to a point; thence continuing along said proposed right-of-way, South 83 deg. 00 min. East 31.01 feet to the point on the common property line between Parcel 69 and Parcel 70; thence along said common property line, South 4 deg. 55 min. West 19.30 feet to a point on the existing northerly right-of-way of Hart Lane; thence North 84 deg. 35 min. West 55 feet to the point of beginning and containing 1,102 square feet.

Street Address: 215 Hart Lane, Nashville, Tennessee 37207

Parcel Number: 06012006900

Current Owner(s) of Property: Kenneth A. Bowers

Other interested parties: Internal Revenue Service

The street address of the above described property is believed to be 215 Hart Lane, Nashville, Tennessee 37207, 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.

This sale is subject to all matters shown on any applicable recorded plat any unpaid taxes; and any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any publicity created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Internal Revenue Service

Notice required by 26 U.S.C. § 7425(b) to be given to the United States has been timely given. The sale of the land described above will be subject to the right of the United States to redeem the land as provided for in 26 U.S.C. § 7425(d)(1). 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 Kenneth A. Bowers, unmarried, 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 20120413-0031666; Instrument Number 20120820-0074277 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 by the Substitute Trustee at any time.

This office may be a debt collector. This may be an attempt to collect a debt and any information obtained may be used for that purpose.

Shapiro & Kirsch, LLP Substitute Trustee
www.kirschattorneys.com
Law Office of Shapiro & Kirsch, LLP
555 Perkins Road Extended, Second Floor
Memphis, TN 38117
Phone (901)767-5566
Fax (901)761-5690
File No. 13-049855

2

JUN. 27. 2013 2:52PM NO. 047 P. 6

Gerald M. Shapiro
Admitted in Illinois & Florida
Joe M. Kirsch, Managing Partner
Admitted in Tennessee
Sharon N. Fewell, Managing Attorney
Admitted in Arkansas & Tennessee
Ashley M. Jones
Admitted in Arkansas & Tennessee
Bonnie B. Culp
Admitted in Tennessee



Shapiro and Kirsch, LLP
ATTORNEYS AT LAW

Robert Schneider
Admitted in Tennessee
Matthew W. Graves
Admitted in Arkansas Federal Courts, Kentucky & Tennessee
Leigh Skorupa
Admitted in Tennessee
Philip Brooks
Admitted in Tennessee
Michael A. Dennie
Admitted in Mississippi & Tennessee

June 27, 2013

CERTIFIED MAIL
RETURN RECEIPT REQUESTED
(RECEIPT # 7196 9008 9111 9229 8055)

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, Substitute Trustee, under that certain purchase money Deed of Trust from Kenneth A. Bowers, unmarried to Arnold M. Weiss, Esq., Trustee, dated December 21, 2006, recorded in the Register's Office of Davidson County, Tennessee, in Book xx, Page xx, Instrument No. 20070102-0000490 has been requested by the noteholder, HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 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 20120413-0031666; Instrument Number 20120820-0074277, 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 Certain real estate in Davidson County, Tennessee, described as follows:

Land in the 12th Civil District of Davidson County, Tennessee, being Tract No. 3 unrecorded and more particularly described according to a survey by M.H. Ragan, Surveyor, dated August 19, 1959, and described as follows:

Beginning at an iron pin located 2202.6 feet East of the Dickerson Pike; thence North 4 deg. 55' East a distance of 197.0 feet to an iron pin; thence South 84 deg. 35' East a distance of 55 feet to an iron pin; thence South 4 deg. 55' West a distance of 197.0 feet to an iron pin; thence north 84 deg. 35' West a distance of 55.0 feet to the point of beginning.

INCLUDED in the above described property but EXPRESSLY EXCLUDED therefrom is the following described property:

Beginning at a point on the northerly right-of-way of Hart Lane; said point being on the common property line between Parcel 68 and Parcel 69 as shown on Sheet 60-12 of the Metropolitan Nashville and Davidson County Property Maps; thence along said common property line, North 4 deg. 55 min. East 20.73 feet to a point on the proposed northerly right-of-way being a curve having a radius of 2894.70 feet; thence easterly along said proposed right-of-way 24.02 feet to a point; thence continuing along said proposed right-of-way, South 83 deg. 00 min. East 31.01 feet to the point on the common property line between Parcel 69 and Parcel 70; thence along said common property line, South 4 deg. 55 min. West 19.30 feet to a point on the existing northerly right-of-way of Hart Lane; thence North 84 deg. 35 min. West 55 feet to the point of beginning and containing 1,102 square feet.

(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 6, 2013 @ 10:00AM;** 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	$79,211.89
Attorney fees	$600.00
Advertisement	$450.00
Recording charges	$32.00
State tax	$264.97
TOTAL	$80,558.86

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: Wells Fargo Bank, NA

irs2.ltr
S&K #13-049855

10182

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
859646912

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:T20120027086 LIENFTL
Recvd: 04/13/12 10:29 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20120413-0031666

Name of Taxpayer KENNETH A BOWERS

Residence PO BOX 70825
NASHVILLE, TN 37207

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-3215	02/23/2012	03/25/2022	191267.01

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

Total $ 191267.01

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

the 05th day of April, 2012.

Signature
for K. O. JUSTICE

Title
REVENUE OFFICER
(706) 291-5302

25-14-1454

(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

3595

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
887929612

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:T20120051833 LIENFTL
Recvd: 08/20/12 09:18 1 pgs
Fees:12.00 Taxes:0.00
[redacted]
20120820-0074277

Name of Taxpayer KENNETH A BOWERS

Residence
PO BOX 70825
NASHVILLE, TN 37207

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	12/31/2010	XXX-XX-3215	05/30/2011	06/29/2021	417.14
6702A	12/31/2008	XXX-XX-3215	02/14/2011	03/16/2021	4574.00
				Total	$ 4991.14

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

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

the 14th day of August, 2012.

Signature
for K. O. JUSTICE

Title
REVENUE OFFICER
(706) 291-5302

25-14-1454

(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