BILL GARRETT, Davidson County
Trans:T20150079059 DEEDWARR
Recvd: 09/17/15 10:52 17 pgs
Fees:88.00 Taxes:425.50
20150917-0094366

BOX 20-3
PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP
5107 MARYLAND WAY
STE. 115
BRENTWOOD, TN 37027

This Instrument Prepared By:
Susan R. Limor, Trustee
2814 Dogwood Place
Nashville, TN 37204

Address New Owner:	**Send Tax Bills To:**	**Map-Parcel Numbers:**
Joshua Stevenson 3008 McCampbell Avenue Nashville, Tennessee 37214	Ameris Bank 1800 Parkway Place, Suite 820 Marietta, GA 30067	09606013500

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION

IN RE:	)	
	)	
Richard T. Hughes and	)	**BK No. 15-01448-KL3-7**
Stephanie S. Hughes,	)	
	)	
Debtor(s).	)	

TRUSTEE'S DEED

For and in consideration of the sum of Ten 00/100 Dollars ($10.00), and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I, Susan R. Limor, Trustee for Richard T. Hughes and Stephanie S. Hughes, hereby bargain, sell, and convey to Joshua Stevenson, a single man, all of my interest in the following-described property located in Davidson County, State of Tennessee:

> BEING Lot No. 169 on the Plan of Section III of Cloverhill in Book 2083 Page 49 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate description.
>
> Being the same property conveyed to Richard T. Hughes and wife, Stephanie Hughes, by deed from The CIT Group/Consumer Finance, Inc., a Delaware Corporation, of record as Instrument 20070710-0082181, Register's Office for Davidson County, Tennessee.
>
> Richard T. Hughes and Stephanie S. Hughes filed a Chapter 7 bankruptcy petition, docket number 3:15-bk-01448, on March 4, 2015. Upon filing, title was vested in Susan R. Limor, Trustee, who then obtained a Bankruptcy Court Order to sell and convey title.
>
> This is improved property known 3008 McCampbell Avenue, Nashville, Tennessee 37214.

TO HAVE AND TO HOLD all of my interest in the said tract or parcel of real property, with all of my interest in the appurtenances, buildings, structures, improvements, fixtures, estate, title, and interest thereto belonging to the said Joshua Stevenson, his successors and assigns forever. Grantor conveys said property pursuant to Trustee's Motion to Sell Real Property, sent to all creditors and parties in interest on August 11, 2015, no objections having been filed, and the Order Authorizing Sale of Real Property entered by the Court on September 3, 2015.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand this 16 day of September, 2015.

Susan R. Limor, Trustee

STATE OF TENNESSEE) ss:
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the said State and County, Susan R. Limor, Trustee, the within-named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 16 day of September, 2015.

ERICA JOHNSON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Notary Public

My Commission Expires: 1/8/19

STATE OF TENNESSEE) ss:
COUNTY OF DAVIDSON)

THE ACTUAL CONSIDERATION or value, whichever is greater, for this transfer is $115,000.00

Affiant

Subscribed and sworn to before me this 16 day of September, 2015.

ERICA JOHNSON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Notary Public

My Commission Expires: 1/8/19

B1 (Official Form 1)(04/13)

United States Bankruptcy Court
Middle District of Tennessee

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, First, Middle):
Hughes, Richard T.	**Hughes, Stephanie S.**
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) **xxx-xx-5175**	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) **xxx-xx-1122**
Street Address of Debtor (No. and Street, City, and State): **600 Rebel Road Old Hickory, TN** ZIP Code **37138**	Street Address of Joint Debtor (No. and Street, City, and State): **600 Rebel Road Old Hickory, TN** ZIP Code **37138**
County of Residence or of the Principal Place of Business: **Wilson**	County of Residence or of the Principal Place of Business: **Wilson**
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Attest:
A True Copy
Certified this September 16, 2015
U.S. Bankruptcy Court
By Shannon Qualls
Deputy Clerk

Type of Debtor (Form of Organization) (Check one box)
- ■ Individual (includes Joint Debtors) *See Exhibit D on page 2 of this form.*
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business (Check one box)
- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
- ■ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Chapter 15 Debtors
Country of debtor's center of main interests:

Each country in which a foreign proceeding by, regarding, or against debtor is pending:

Tax-Exempt Entity (Check box, if applicable)
- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Nature of Debts (Check one box)
- ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

Filing Fee (Check one box)
- ☐ Full Filing Fee attached
- ■ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors
Check one box:
- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:
- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,490,925 *(amount subject to adjustment on 4/01/16 and every three years thereafter).*

Check all applicable boxes:
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information
- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

■ 1-49	☐ 50-99	☐ 100-199	☐ 200-999	☐ 1,000-5,000	☐ 5,001-10,000	☐ 10,001-25,000	☐ 25,001-50,000	☐ 50,001-100,000	☐ OVER 100,000

Estimated Assets

☐ $0 to $50,000	☐ $50,001 to $100,000	■ $100,001 to $500,000	☐ $500,001 to $1 million	☐ $1,000,001 to $10 million	☐ $10,000,001 to $50 million	☐ $50,000,001 to $100 million	☐ $100,000,001 to $500 million	☐ $500,000,001 to $1 billion	☐ More than $1 billion

Estimated Liabilities

☐ $0 to $50,000	☐ $50,001 to $100,000	■ $100,001 to $500,000	☐ $500,001 to $1 million	☐ $1,000,001 to $10 million	☐ $10,000,001 to $50 million	☐ $50,000,001 to $100 million	☐ $100,000,001 to $500 million	☐ $500,000,001 to $1 billion	☐ More than $1 billion

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): **Hughes, Richard T.** **Hughes, Stephanie S.**

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: **- None -**	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: **- None -**	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X **/s/ Georgina K. Hughes** **March 4, 2015**
Signature of Attorney for Debtor(s) (Date)
Georgina K. Hughes 027962

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

■ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Hughes, Richard T.
Hughes, Stephanie S.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **/s/ Richard T. Hughes**
Signature of Debtor **Richard T. Hughes**

X **/s/ Stephanie S. Hughes**
Signature of Joint Debtor **Stephanie S. Hughes**

Telephone Number (If not represented by attorney)

March 4, 2015
Date

Signature of Attorney*

X **/s/ Georgina K. Hughes**
Signature of Attorney for Debtor(s)

Georgina K. Hughes 027962
Printed Name of Attorney for Debtor(s)

THE LAW OFFICE OF GEORGINA K. HUGHES
Firm Name

PO BOX 2195
Mount Juliet, TN 37121

Address

Email: GEORGINA@GKHUGHESLAW.COM
615-773-4168 Fax: 877-777-2961
Telephone Number

March 4, 2015
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12) Case Number 3:15-bk-01448

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF TENNESSEE

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/4/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard T. Hughes
600 Rebel Road
Old Hickory, TN 37138

Stephanie S. Hughes
600 Rebel Road
Old Hickory, TN 37138

Case Number:	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
3:15-bk-01448	xxx-xx-5175 xxx-xx-1122

Attorney for Debtor(s) (name and address):	Bankruptcy Trustee (name and address):
GEORGINA KAY HUGHES G.K. HUGHES LAW OFFICE PLLC PO BOX 2195 2740 N MT JULIET ROAD MT JULIET, TN 37121 Telephone number: 615-773-4168	SUSAN R LIMOR LIMOR & JOHNSON, ATTORNEYS AT LAW 2814 DOGWOOD PL NASHVILLE, TN 37204 Telephone number: 615 742-1304

Meeting of Creditors

Date: **April 6, 2015** Time: **03:00 PM**

Location: **Customs House, 701 Broadway, Room 100, Nashville, TN 37203**

Language interpretation at the meeting of creditors will be provided at no cost upon request to the Chapter 7, 11, 12, or 13 Trustee AND U.S. Trustee as soon as possible but preferably within seven (7) days after the commencement of the case. Request Forms may be obtained from the U.S. Trustee or under "U.S. Trustee Info" on the Court's website at <www.tnmb.uscourts.gov>.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The Presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/5/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:	**For the Court:**
701 Broadway Room 170 Nashville, TN 37203 Telephone number: 615-736-5584	Clerk of the Bankruptcy Court: MATTHEW T LOUGHNEY
Hours Open: Monday – Friday 8:00 AM – 4:00 PM	Date: 3/4/15

Attest:
A True Copy
Certified this September 16, 2015
U.S. Bankruptcy Court
By Lauren Quarles **Deputy Clerk**

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:	)	
	)	
Richard T. Hughes and	)	**BK No. 15-01448-KL3-7**
Stephanie S. Hughes,	)	
	)	
Debtor(s).	)	

THE DEADLINE FOR FILING A TIMELY RESPONSE IS: September 1, 2015
IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: September 22, 2015, 9:00 a.m., Courtroom 2, 2nd Floor, Customs House, 701 Broadway, Nashville, Tennessee 37203

NOTICE OF TRUSTEE'S MOTION TO SELL REAL PROPERTY

Susan R. Limor, Trustee, has asked the court for the following relief: to sell real property.

YOUR RIGHTS MAY BE AFFECTED. If you do not want the court to grant the attached motion by entering the attached order, or if you want the court to consider your views on the motion, then on or before the response date stated above, you or your attorney must:

1. File with the court your response or objection explaining your position. Please note: the Bankruptcy Court for the Middle District of Tennessee requires electronic filing. Any response or objection you wish to file must be submitted electronically. To file electronically, you or your attorney must go to the court website and follow the instructions at: <https://ecf.tnmb.uscourts.gov>.

   If you need assistance with Electronic Filing you may call the Bankruptcy Court at (615) 736-5584. You may also visit the Bankruptcy Court in person at: 701 Broadway, 1st Floor, Nashville, TN (Monday - Friday, 8:00 A.M. - 4:00 P.M.).

2. Your response must state the deadline for filing responses, the date of the scheduled hearing and the motion to which you are responding.

If a response is filed before the deadline stated above, the hearing will be held at the time and place indicated above. **THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE.** You may check whether a timely response has been filed by viewing the case on the court's website at <https://ecf.tnmb.uscourts.gov>.

If you or your attorney does not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter the attached order granting that relief.

This 11th day of August, 2015.

/s/ Erica R. Johnson
Erica R. Johnson (erica@limorlaw.com)
LIMOR & JOHNSON, ATTORNEYS AT LAW
2814 Dogwood Place
Nashville, Tennessee 37204
Attorneys for Trustee

Attest:
A True Copy
Certified this September 19, 2015
U.S. Bankruptcy Court
By Lauren Quarles
Deputy Clerk

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION

IN RE:	)	
	)	
Richard T. Hughes and	)	**BK No. 15-01448-KL3-7**
Stephanie S. Hughes,	)	
	)	
Debtor(s).	)	

TRUSTEE'S MOTION TO SELL REAL PROPERTY

Comes now Susan R. Limor, Chapter 7 Trustee, ("Trustee") by and through counsel, and moves the Court for an order pursuant to 11 U.S.C. §§ 105(a), 363, 704, and Fed. R. Bankr. P. 2002 and 6004 to approve the sale of the following property of the estate in the manner or on the terms indicated below. In support of this Motion, the Trustee states:

A. BACKGROUND

1. Richard T. Hughes and Stephanie S. Hughes ("Debtors") commenced this case by the filing of a voluntary petition under chapter 7 of the U.S. Bankruptcy Code on March 4, 2015 ("Petition Date").

2. Susan R. Limor is the duly appointed and acting Trustee in this case.

3. An asset of the bankruptcy estate is real property commonly described as 3008 McCampbell Avenue, Nashville, Tennessee; Parcel ID No. 096-06-0-135.00 ("Property").

4. The Debtors are the sole owners of the Property.

5. As of the Petition Date, the Debtors valued the Property at $95,000.00. *See* Schedule A filed on March 4, 2015 (Page 10 of Docket Entry 1).

6. Pursuant to Schedule G filed on March 4, 2015, Arthur Falkenbach ("Mr. Falkenbach") is currently residing in the Property on a month-to-month lease. *See* Page 21 of Docket Entry 1.

7. Pursuant to 11 U.S.C. § 365(d)(1), the lease with Mr. Falkenbach is deemed rejected.

8. Through this Motion, the Trustee is providing notice to Mr. Falkenbach that he needs to vacate the Property within thirty (30) days from the date of this Motion, or no later than September 10, 2015. Mr. Falkenbach is included on the mailing matrix. *See* Certificate of Service at the end of this Motion.

9. The Trustee has performed a preliminary title search. The results of this preliminary title search are as follows:

Creditor	Type of Lien (i.e. deed of trust, statutory, judicial)	Approximate Balance owed as of the time of the filing of the Motion
Federal National Mortgage Association (scheduled as Seterus, Inc., 1st Mortgage lienholder)	Deed of Trust	**$75,328.64** per Motion for Relief filed May 21, 2015 (*See* Paragraph 4 of Docket Entry 13).
Midland Funding LLC as Successor in Interest to Citibank (South Dakota), N.A./Sears (undisclosed judgment lien)	Judicial	**$2,345.51** per Default Judgment entered February 24, 2014 in Case No. 13GC21852, Metropolitan General Sessions Court.

10. Before the filing of this motion, the Trustee employed Ethan Massa, Massa Estate Group, ("Real Estate Agent") as a real estate agent to market the Property for sale. *See* Application to Employ Real Estate Agent filed on July 9, 2015 (Docket Entry 35); and Order Authorizing Employment of Real Estate Agent entered August 3, 2015 (Docket Entry 38).

11. The Property was listed by the Real Estate Agent for sale to the general public on or about July 7, 2015 for $129,999.00.

B. THE SALE

12. The Trustee proposes to sell the Property for One Hundred Fifteen Thousand Dollars ($115,000.00) to Joshua Stevenson ("Buyer"), who has submitted an earnest money deposit

for the purchase of the Property in the amount of Five Hundred Dollars ($500.00). The closing date for the sale of the Property is currently scheduled for September 13, 2015. The complete Purchase and Sale Agreement is attached hereto as Exhibit "A".

13. The Trustee believes that the sales price is fair and reasonable considering the valuation of the property given by the Debtors, the fact that the Property has been listed for sale with the general public, and considering the Property's appraised value.

14. The Buyer is not an insider of the Debtors as defined in 11 U.S.C. § 101(31). The sale represents an arms-length transaction between the parties, made without fraud, collusion, and no attempt has been made by either party to take any unfair advantage of the other. The Buyer is purchasing the Property in good faith pursuant to § 363(m).

15. The Trustee proposes to sell the Property as is and where is and makes no representations or warranties as to the condition of the Property.

16. The Trustee will convey by valid Bankruptcy Trustee's Deed, or other appropriate instrument, the right, title, and interest that Trustee has the right to convey.

17. The sale of the Property is being made free and clear of any interest in the Property held by an entity other than the estate pursuant to 11 U.S.C. § 363(f) because either: (1) applicable non-bankruptcy law permits the sale of the Property free and clear of such interests; (2) such entity consents to the sale; (3) such interest is a lien and the price at which the Property is to be sold is greater than the aggregate value of all liens on such property; (4) such interest is in bona fide dispute; or (5) such entity could be compelled, in a legal or equitable proceedings to accept a money satisfaction of such interest.

18. From the sale proceeds, the Trustee proposes to pay any costs of the sale, commissions, taxes, and exemptions. The Trustee proposes to pay the following commissions, and lienholders:

Federal National Mortgage Association (scheduled as Seterus, Inc., 1st Mortgage lienholder)	**$75,328.64** per Motion for Relief filed May 21, 2015 (*See* Paragraph 4 of Docket Entry 13). The Trustee will request an updated payoff through the closing date and disburse the amount of the updated payoff.
Midland Funding LLC as Successor in Interest to Citibank (South Dakota), N.A./Sears (undisclosed judgment lien)	**$2,345.51** per Default Judgment entered February 24, 2014 in Case No. 13GC21852, Metropolitan General Sessions Court. The Trustee will attempt to get an updated payoff through the closing date and disburse the amount of the updated payoff.
Real Estate Commission	**$3,450.00** to Ethan Massa, Massa Estate Group, Seller's Agent, and **$3,450.00** to Katie Herndon, The Ashton Real Estate Group of RE/MAX Elite, Buyer's Agent, per L.B.R. 6005-1(c). Such commission represents six percent (6%) of gross proceeds.
Debtors' Exemption	**None**
Other costs and expenses:	*See* Purchase and Sale Agreement previously referenced as Exhibit A.

19. The estimated net proceeds from the sale are expected to be approximately $22,000.00. The Trustee does not have the title insurance commitment yet, but a preliminary title search indicated that there is one deed of trust and one judgment lien against the Property. The Trustee will pay any other liens of record at closing that are revealed by the final title search.

20. The Trustee further requests authorization to use the appropriate law enforcement authority, including, but not limited to, the U.S. Marshals, to assist with obtaining possession of the Property, removing any and all occupants, and disposing of any personal property located within the Property.

21. The Trustee believes the sale is in the best interest of the bankruptcy estate, the Debtors, creditors and other parties in interest and should be approved.

WHEREFORE, the Trustee requests that the Court enter an Order, submitted by the Trustee, in the absence of any timely filed objection to this Motion, which:

A. Authorizes the Trustee to sell the Property under the terms and conditions described above;

B. Approves the sale of the Property pursuant to 11 U.S.C. § 363 (b), (f), (h), (m) and Fed. R. Bankr. P. 6004;

C. Declares that the liens of Federal National Mortgage Association and Midland Funding LLC attach to the proceeds of the sale of the Property;

D. Approves the payment of sale proceeds to: (1) the costs of sale as outlined in the Purchase and Sale Agreement previously referenced as Exhibit A.; (2) Federal National Mortgage Association in full satisfaction of its lien against the Property; and (3) Midland Funding LLC in full satisfaction of its lien against the Property;

E. Waives the fourteen (14) day stay of the order approving the sale under Fed. R. Bankr. P. 6004(h);

F. Requires the Trustee to file a final report of sale with the Court in accordance with Fed. R. Bankr. P. 6004(f) and LBR 6004-1;

G. Authorizes the Trustee and/or her agents to use services of the appropriate law enforcement authorities, including, but not limited to, the U.S. Marshals, to obtain possession of the Property, to remove any and all occupants from the Property, and to remove and dispose of any personal property located within the Property; and

H. Grants such other relief that the Court deems just and proper.

DATED this 11th day of August, 2015.

Respectfully Submitted,

/s/ Erica R. Johnson

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Erica R. Johnson (erica@limorlaw.com)
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Nashville, Tennessee 372014
(615) 742-1304 - Telephone
(615) 742-0858 – Facsimile
Attorneys for Trustee

CERTIFICATE OF SERVICE

I certify that a true and exact copy of the Motion to Sell Real Property, *proposed* Order Authorizing the Sale of Real Property, and Notice of Motion was served upon all creditors and parties in interest, as shown on the mailing matrix which is attached to the original of this document and on file in the office of the Clerk of this Court, on this 11th day of August, 2015.

/s/ Erica R. Johnson
Erica R. Johnson

Keith M. Lundin
U.S. Bankruptcy Judge
Dated: 9/3/2015

Attest:
A True Copy
Certified this September 19, 2015

U.S. Bankruptcy Court
By Lauren Quarles
Deputy Clerk

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE
NASHVILLE DIVISION

IN RE:	)	
	)	
Richard T. Hughes and	)	**BK No. 15-01448-KL3-7**
Stephanie S. Hughes,	)	
	)	
Debtor(s).	)	

ORDER AUTHORIZING SALE OF REAL PROPERTY

The Trustee having filed with the Court a Motion to Sell Real Property, notice of the Motion to Sell Real Property being provided to the parties to which notice is required pursuant to Local Rule 9013-1, and no objection to this Motion having been presented;

IT IS HEREBY ORDERED as follows:

A. That the Trustee is authorized to sell all of her right, title and interest in real property commonly described as 3008 McCampbell Avenue, Nashville, Tennessee; Parcel ID No. 096-06-0-135.00 ("Property") for One Hundred Fifteen Thousand Dollars ($115,000.00) to Joshua Stevenson ("Buyer") under the terms and conditions set forth in the Trustee's Motion to Sell Real Property previously filed with this Court.

B. That the sale is approved pursuant to 11 U.S.C. § 363(b), (f), (h), (m), and (n) and Fed. R. Bankr. P. 6004.

C. That the following liens against the Property attach to the proceeds of the sale:

Creditor	Approximate Balance owed as of the time of the filing of the Motion
Federal National Mortgage Association (scheduled as Seterus, Inc., 1st Mortgage lienholder)	**$75,328.64** per Motion for Relief filed May 21, 2015 (*See* Paragraph 4 of Docket Entry 13). The Trustee will request an updated payoff through the closing date and disburse the amount of the updated payoff.
Midland Funding LLC as Successor in Interest to Citibank (South Dakota), N.A./Sears (undisclosed judgment lien)	**$2,345.51** per Default Judgment entered February 24, 2014 in Case No. 13GC21852, Metropolitan General Sessions Court. The Trustee will attempt to get an updated payoff through the closing date and disburse the amount of the updated payoff.

D. That the following payments of sale proceeds are approved and the Trustee is authorized to disburse such amounts:

Federal National Mortgage Association (scheduled as Seterus, Inc., 1st Mortgage lienholder)	**$75,328.64** per Motion for Relief filed May 21, 2015 (*See* Paragraph 4 of Docket Entry 13). The Trustee will request an updated payoff through the closing date and disburse the amount of the updated payoff.
Midland Funding LLC as Successor in Interest to Citibank (South Dakota), N.A./Sears (undisclosed judgment lien)	**$2,345.51** per Default Judgment entered February 24, 2014 in Case No. 13GC21852, Metropolitan General Sessions Court. The Trustee will attempt to get an updated payoff through the closing date and disburse the amount of the updated payoff.
Real Estate Commission	**$3,450.00** to Ethan Massa, Massa Estate Group, Seller's Agent, and **$3,450.00** to Katie Herndon, The Ashton Real Estate Group of RE/MAX Elite, Buyer's Agent, per L.B.R. 6005-1(c). Such commission represents six percent (6%) of gross proceeds.
Debtors' Exemption	**None**
Other costs and expenses:	See Purchase and Sale Agreement filed with the Trustee's Motion to Sell Real Property previously filed with this Court as Exhibit A.

E. That the Trustee and/or her agents may use the services of the appropriate law enforcement authorities, including, but not limited to, the U.S. Marshals, to obtain possession of the Property, to remove any and all occupants form the Property, and to remove and dispose of any personal property located within the Property.

F. That this order shall be immediately effective upon entry notwithstanding Fed. R. Bankr. P. 6004(h) and any other of the Federal Rules of Bankruptcy Procedure.

This order was signed and entered electronically as indicated at the top of the first page.

Submitted for Entry:

/s/ Erica R. Johnson
Susan R. Limor (susan@limorlaw.com)
Erica R. Johnson (erica@limorlaw.com)
LIMOR & JOHNSON, ATTORNEYS AT LAW
2814 Dogwood Place
Nashville, Tennessee 37204
615-742-1304 - Telephone
615-742-0858 – Facsimile
Attorneys for Trustee

This Order has been electronically signed. The Judge's signature and Court's seal appear at the top of the first page.
United States Bankruptcy Court.