BILL GARRETT, Davidson County
Trans:T20150101337 DEEDTRS
Recvd: 12/01/15 08:04 35 pgs
Fees:178.00 Taxes:2299.92
20151201-0120788

This instrument prepared by:
J3LAW
Joseph J. Jensen
P. O. Box 2305
Franklin, Tennessee 37068-2305
Tel: 615-905-5777

Address New Owner:	Send Tax Bills To:	Map/Parcel No.:
RELIANT BANK, a Tennessee banking corporation 1736 Carothers Parkway, Suite 100 Brentwood, Tennessee 37027	Same	Map-Par. 131-03-OT-002.00

SUCCESSOR TRUSTEE'S DEED

This Successor Trustee's Deed is made and entered into on this the 30th day of November, 2015, by Joseph J. Jensen, Successor Trustee ("Successor Trustee").

WHEREAS, Larry W. Bridgesmith and spouse, Linda S. Bridgesmith (collectively the "Grantor"), by that certain Deed of Trust dated December 28, 2011, recorded as Instrument Number 20120103-0000475, in the Register's Office for Davidson County, Tennessee (the "Deed of Trust"), conveyed to DeVan Ard, Jr., as Trustee, the Property (as hereinafter defined) to secure the payment of certain indebtedness described in the Deed of Trust (the "Indebtedness"), which Indebtedness is presently held and owned by Reliant Bank (the "Lender"); and

WHEREAS, the Indebtedness became overdue and unpaid, and other conditions of default occurred, by reason of which the Lender declared the Deed of Trust to be in default, and notice was given of such default to Grantor, in the manner required by the terms of the Deed of Trust, but following such notice the default was not cured; and

WHEREAS, Lender appointed Joseph J. Jensen to serve as Successor Trustee in place of DeVan Ard, Jr., in accordance with the terms of the Deed of Trust, by that instrument of record Instrument Number 20151021-0106920, in said Register's Office; and

WHEREAS, Lender directed the Successor Trustee to sell the Property as provided in the Deed of Trust, and the Successor Trustee caused notice to be published in the *The Nashville Scene* that the Property would be sold on November 30, 2015, at 11:00 a.m., prevailing Central Time, outside the north side entrance to the building housing the Davidson County Register of Deeds, located at 501 Broadway, Nashville, Davidson County, Tennessee, such Notice of Successor Trustee's Sale appearing in said paper on November 5, 2015, November 12, 2015, and November 19, 2015; and

WHEREAS, the Successor Trustee further sent a copy of the Notice of Successor Trustee's Sale to Grantor, and following the appearance of the Notice of Successor Trustee's Sale in said newspaper the default was not cured; and

WHEREAS, the Successor Trustee appeared at the time, place and date specified in the Notice of Successor Trustee's Sale and offered the Property for sale, and after opening the floor for competitive bids, sold the Property to Reliant Bank, a Tennessee banking corporation, at the price of Six Hundred Twenty-One Thousand Six Hundred and No/100 Dollars ($621,600.00), this being the highest, last and best bid.

NOW, THEREFORE, I, Joseph J. Jensen, Successor Trustee as aforesaid, in consideration of the premises and the sum of Six Hundred Twenty-One Thousand Six Hundred and No/100 Dollars ($621,600.00), to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **Reliant Bank, a Tennessee banking corporation**, its successors and assigns (the "**Grantee**") all of my right, title and interest in and to the following described real estate, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil, timber and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, if any, but no further or otherwise, (collectively, the "Property"), and more particularly described as follows, to wit:

LAND in Davidson County, Tennessee, being Unit No. 1606 B, Green Hills Place Townhomes, a Horizontal Property Regime with Private Elements, as shown on Exhibit "C" to the Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Larry W. Bridgesmith and wife Linda S. Bridgesmith by deed from Lamar Raley and wife Terri M. Raley, of record as Instrument No. 20120103-0000474, said Register's Office.

To have and to hold the Property, free of all rights which are expressly waived in the Deed of Trust, as provided in, but only to the extent provided in, said Deed of Trust.

Grantee hereunder accepts title to the Property and all improvements thereon in an AS IS WHERE IS condition, and without representation or warranty from Successor Trustee as to any matter whatsoever, and by accepting this Successor Trustee's Deed, Grantee represents and warrants that it has conducted its own due diligence with regard to the Property and matters of title related to the Property, and represents and warrants that it has not relied on any statement or action made by Successor Trustee. Without limiting the foregoing, SUCCESSOR TRUSTEE DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE. ADDITIONALLY, SUCCESSOR TRUSTEE DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES AS TO THE ABSENCE OR PRESENCE ON OR UNDER THE PROPERTY OF HAZARDOUS SUBSTANCES AS DEFINED BY ANY ENVIRONMENTAL LAWS, INCLUDING WITHOUT LIMITATION THE COMPREHENSIVE ENVIRONMENTAL RESPONSE, COMPENSATION, AND LIABILITY ACT ("CERCLA") OR SIMILAR FEDERAL AND STATE LEGISLATION (COLLECTIVELY, THE "ENVIRONMENTAL LAWS"). Grantee accepts title to the Property subject to any problems arising in connection with the Property and/or the improvements located thereon, including without limitation problems arising out of or in connection with deterioration of any improvements thereon, violations of the Environmental Laws, and potential flood hazards. By accepting the Successor Trustee's Deed, Grantee agrees to indemnify and hold the Successor Trustee harmless from any and all costs, expenses, and liability, including without limitation attorneys' fees, arising out of or in connection with any of the foregoing. Attached and marked as Exhibits A and B hereto, are copies of the notices provided to the United States pursuant to 26 U.S.C. § 7425(c)(1).

Grantee hereunder accepts title to the Property and all improvements thereon subject to any and all unpaid real estate taxes, restrictive covenants, easements and setback lines; any and all redemption rights, including rights of redemption of any governmental agency, State or Federal, and any and all other prior liens or encumbrances against said Property.

WITNESS the signature of the Successor Trustee on this the day and date first above written.

Joseph J. Jensen, Successor Trustee

STATE OF TENNESSEE)
)
COUNTY OF WILLIAMSON)

Before me, a Notary Public of the State and County aforesaid, personally appeared JOSEPH J. JENSEN, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Successor Trustee, and that he as such Successor Trustee being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing his name as Successor Trustee.

Witness my hand and seal, this 30th day of November, 2015.

TIMOTHY G. SHORT STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 09-22-2019

Notary Public

My commission expires: _____

STATE OF TENNESSEE)
)
COUNTY OF WILLIAMSON)

The actual consideration or value, whichever is greater, for this transfer is Six Hundred Twenty-One Thousand Six Hundred and No/100 Dollars ($621,600.00).

Joseph J. Jensen

Subscribed and sworn to before me this the 30th day of November, 2015.

TIMOTHY G. SHORT STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY My Commission Expires 09-22-2019

Notary Public

My commission expires: _____

Exhibit A

IRS Notice re Federal Tax Lien dated March 5, 2012,
Bearing Serial Number 852113912

J3 LAW
JOSEPH J. JENSEN ATTORNEY AT LAW

Mail To:
P. O. Box 682305
Franklin, Tennessee 37068-2305

Office Location:
106 Mission Court, Suite 903
Franklin, Tennessee 37067

Tel: 615-905-5777
Cell: 615-519-5939
e-mail: joe@j3law.com
www.j3law.com

November 4, 2015

HAND DELIVERED

INTERNAL REVENUE SERVICE
Attn: Technical Services Group Manager
MDP53
801 Broadway
Nashville, Tennessee 37203

RE: Section 7425 Notice of Sale
Larry W. & Linda S. Bridgesmith - ID No. xxx-xx-8174
Property Subject to Foreclosure: 1606 B Shackleford Road,
Nashville, Davidson County, Tennessee 37215

Pertaining to: Notice of Federal Tax Lien dated March 5, 2012,
bearing Serial Number 852113912

Dear Technical Services Group Manager:

This office represents Reliant Bank ("Lender"), which holds a *Deed of Trust* dated December 28, 2011, executed by Larry W. Bridgesmith and spouse, Linda S. Bridgesmith (collectively the "Borrower" and/or "Grantor"), of record as Instrument Number 20120103-0000475 in the Register's Office for Davidson County, Tennessee (the "Deed of Trust"), securing indebtedness owed to Lender pursuant to a Note in the original principal amount of $643,900.00. A copy of the Deed of Trust is attached hereto as **Exhibit A**.

Lender has declared Borrower in default on the repayment of the indebtedness to Lender and demand for payment has been made but such demand has not been honored. Accordingly, Lender has demanded that the property covered by the Deed of Trust, hereinafter described (the "Property"), be advertised and sold in satisfaction of said indebtedness and the costs of foreclosure.

It is my understanding that the Internal Revenue Service has filed a Notice of Federal Tax Lien against Larry W. & Linda S. Bridgesmiths' interest in certain real property. Therefore, this Notice of Sale is being submitted to you pursuant to Section 7425 of the Internal Revenue Code of 1986, as amended, with the following information:

1. This Notice of Sale is submitted by Joseph J. Jensen, J3LAW, P. O. Box 682305, Franklin, Tennessee, 37068-2305, on behalf of Lender.

2. The Nashville, Tennessee office of the Internal Revenue Service filed a Notice of Federal Tax Lien dated February 28, 2012, bearing Serial Number 852113912, recorded on March 5, 2012, as Instrument Number 20120305-0019119 in the Register's Office for Davidson County, Tennessee, in the aggregate amount of $115,778.28 (the "Federal Tax Lien"). The address of Larry W. & Linda S. Bridgesmith, as shown on the Federal Tax Lien, is 1606 B Shackleford Rd., Nashville, TN, 37215-3522.

A copy of the Federal Tax Lien is enclosed for your reference as **Exhibit B**.

3. The property potentially affected by this Notice of Sale is believed to be located at 1606 B Shackleford Road, Nashville, Davidson County, Tennessee (the "Property"). The Property is more particularly described as follows:

Being a tract of land in the 6th Civil District of Dickson County, Tennessee, being more particularly described as follows:

LAND in Davidson County, Tennessee, being Unit No. 1606 B, Green Hills Place Townhomes, a Horizontal Property Regime with Private Elements, as shown on Exhibit "C" to the Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Larry W. Bridgesmith and wife Linda S. Bridgesmith by deed from Lamar Raley and wife Terri M. Raley, of record as Instrument No. 20120103-0000474, said Register's Office.

4. The Property will be sold at public auction for cash on **Monday, November 30, 2015, at 11:00 a.m.**, prevailing Central Time, outside the north side entrance to the building housing the Davidson County Register of Deeds, located at 501 Broadway, Nashville, Davidson County, Tennessee. Attached hereto as **Exhibit C** is a copy of the Notice of Successor Trustee's Sale.

5. The approximate amount of principal indebtedness owed to Reliant Bank is **$607,058.19,** with accrued interest in the amount of **$12,225.52,** and late charges in the amount of **$902.88** as of November 3, 2015. The per diem rate of interest for every day after that date is **$76.84**. Accordingly, the total indebtedness secured by the Deed of Trust as of November 3, 2015, is approximately **$620,186.59,** and as of November 30, 2015, will be approximately **$622,261.27,** plus the expenses and attorney fees incurred in connection with this foreclosure. It is anticipated that the costs and expenses of this foreclosure will be approximately $4,000.00.

6. The Property herein described is subject to the following:

a. Any and all unpaid ad valorem taxes payable to Davidson County, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

b. Any and all unpaid ad valorem taxes payable to City of Nashville, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

c. Deed of Trust executed by Lamar Raley and spouse, Terri Raley, to DeVan Ard Jr., Trustee, of record as Instrument No. 20060511-0055574, said Register's Office, dated April 28, 2006, to secure Reliant Bank an indebtedness in the amount of $697,000.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee, as modified by that certain Modification of Deed of Trust of record as Instrument No. 20070518-0059411, said Register's Office. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

d. Deed of Trust executed by Larry W. Bridgesmith and Linda S. Bridgesmith to DeVan Ard Jr., Trustee, of record as Instrument No. 20120103-0000475, said Register's Office, dated December 28, 2011, to secure Reliant Bank an indebtedness in the amount of $643,900.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

e. Notice of Federal Tax Lien dated February 28, 2012, of record as Instrument No. 20120305-0019119, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

f. Notice of Federal Tax Lien dated January 31, 2013, of record as Instrument No. 20130208-0013095, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

g. Matters shown on the plan of record as Plat Book 547, page 139, said Register's Office.

h. Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, said Register's Office.

i. Any unprobated wills, conveyances by any incompetent party, any undisclosed heirs, and confusion with regard to the name of proper identity of parties, not shown of record.

j. Lease and rental contracts not shown of record.

k. Title to that portion of the Property embraced within the bounds of any street, roads or highways.

l. Any discrepancies, conflicts, easements, boundary line disputes, any shortages in area, encroachments or protrusions, or overlapping of improvements which would be disclosed by an inspection and accurate survey of the Property.

m. Rights and claims of parties in possession.

n. Mechanics', Contractors', or Materialmen's liens and lien claims, if any, where no notice thereof appears of record.

o. Any facts, rights, interests or claims which are not shown by the public record, but which could be ascertained by an inspection of the Property or by making inquiry of person(s) in possession thereof.

p. Liens, encumbrances, or claims thereof, which are not shown by the public record.

q. All other easements and restrictions of record in said Register's Office.

r. Matters which an accurate survey of the Property might disclose.

Please accept this letter as the twenty-five (25) day Notice of Sale required by Section 7425 of the Internal Revenue Code of 1986, as amended, which notice must be given to the Secretary of the Treasury or his delegate. Please advise me immediately of any deficiency or inadequacy in this notice or if you need additional information.

Sincerely,

Joseph J. Jensen

Enclosures

PERSONAL SERVICE ACCEPTED:

By: _____

Date: 11-5-15

INTERNAL REVENUE SERVICE
ADVISORY
NASHVILLE, TN 37203-3811

NOV 05 2015

RECEIVED

TIME

BILL GARRETT, Davidson County
Trans:T20120088371 COT
Rcvd: 01/03/12 14:54 6 pgs
Fees:33.00 Taxes:738.10

20120103-0000475

Space Above This Line For Recording Data

This document was prepared by Commercial Lending Department, Reliant Bank, 1736 Carothers Parkway, Brentwood, TN 37027
The MAXIMUM PRINCIPAL INDEBTEDNESS for Tennessee Recording Tax Purposes is $643,900.00.

DEED OF TRUST

DATE AND PARTIES. The date of this Deed Of Trust (Security Instrument) is December 28, 2011. The parties and their addresses are:

GRANTOR:
LARRY W BRIDGESMITH
Spouse of LINDA S BRIDGESMITH
In Survivorship Marital Property
1606-B SHACKLEFORD ROAD
NASHVILLE, TN 37215

LINDA S BRIDGESMITH
Spouse of LARRY W BRIDGESMITH
In Survivorship Marital Property
1606-B SHACKLEFORD ROAD
NASHVILLE, TN 37215

TRUSTEE:
DEVAN ARD JR.
1736 Carothers Parkway
Brentwood, TN 37027

LENDER:
RELIANT BANK
Organized and existing under the laws of Tennessee
1736 Carothers Parkway
Suite 100
Brentwood, TN 37027

1. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Grantor's performance under this Security Instrument, Grantor does hereby irrevocably grant, convey and sell to Trustee, in trust for the benefit of Lender, with power of sale, the following described property:

Land in Davidson County, Tennessee, being Unit No. 1606 B, Green Hills Place Townhomes, a Horizontal Propety Regime with Private Elements, as shown on Exhibit "C" to the Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

The property is located in Davidson County at 1606-B SHACKLEFORD ROAD, NASHVILLE, Tennessee 37215.

EXH A

The instrument constituting the source of the Borrower's interest in the foregoing described property was recorded at Book _____, Page _____ under Instrument No. 20120103-0000474 in the Register's Office of Davidson County, Tennessee.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, wells, ditches and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described (all referred to as Property). This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

2. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time and from time to time will not exceed $643,900.00. Any limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

3. SECURED DEBTS. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

A. Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 9040466, dated December 28, 2011, from LARRY W BRIDGESMITH (Borrower) to Lender, with a loan amount of $643,900.00 and maturing on December 28, 2016.

B. Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

4. PAYMENTS. Grantor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Security Instrument.

5. NON-OBLIGATED GRANTOR. Any Grantor, who is not also identified as a Borrower in the Secured Debts section of this Security Instrument and who signs this Security Instrument, is defined as a cosigner for purposes of the Equal Credit Protection Act and the Federal Reserve Board's Regulation B, 12 C.F.R. 202.7(d)(4), and is referred to herein as a Non-Obligated Grantor. By signing this Security Instrument, the Non-Obligated Grantor does convey and assign their rights and interests in the Property to secure payment of the Secured Debts, to create a valid lien, to pass clear title, to waive inchoate rights and to assign earnings or rights to payment under any lease or rent of the Property. However, the Non-Obligated Grantor is not personally liable for the Secured Debts.

6. WARRANTY OF TITLE. Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

7. PRIOR SECURITY INTERESTS. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Grantor agrees:

A. To make all payments when due and to perform or comply with all covenants.

B. To promptly deliver to Lender any notices that Grantor receives from the holder.

C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

8. CLAIMS AGAINST TITLE. Grantor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Grantor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Grantor's payment. Grantor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Grantor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Grantor may have against parties who supply labor or materials to maintain or improve the Property.

9. DUE ON SALE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.

10. WARRANTIES AND REPRESENTATIONS. Grantor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Grantor or to which Grantor is a party.

11. PROPERTY CONDITION, ALTERATIONS AND INSPECTION. Grantor will keep the Property in good condition and make all repairs that are reasonably necessary. Grantor will not commit or allow any waste, impairment, or deterioration of the Property. Grantor will keep the Property free of noxious weeds and grasses. Grantor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Grantor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Grantor will notify Lender of all demands, proceedings, claims, and actions against Grantor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender will give Grantor notice at the time of or before an inspection specifying a

reasonable purpose for the inspection. Any inspection of the Property will be entirely for Lender's benefit and Grantor will in no way rely on Lender's inspection.

12. AUTHORITY TO PERFORM. If Grantor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Grantor appoints Lender as attorney in fact to sign Grantor's name or pay any amount necessary for performance. Lender's right to perform for Grantor will not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

13. DEFAULT. Grantor will be in default if any of the following events (known separately and collectively as an Event of Default) occur:

A. Payments. Grantor or Borrower fail to make a payment in full when due.

B. Insolvency or Bankruptcy. The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against Grantor, Borrower, or any co-signer, endorser, surety or guarantor of this Security Instrument or any other obligations Borrower has with Lender.

C. Death or Incompetency. Grantor dies or is declared legally incompetent.

D. Failure to Perform. Grantor fails to perform any condition or to keep any promise or covenant of this Security Instrument.

E. Other Documents. A default occurs under the terms of any other document relating to the Secured Debts.

F. Other Agreements. Grantor is in default on any other debt or agreement Grantor has with Lender.

G. Misrepresentation. Grantor makes any verbal or written statement or provides any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.

H. Judgment. Grantor fails to satisfy or appeal any judgment against Grantor.

I. Forfeiture. The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.

J. Name Change. Grantor changes Grantor's name or assumes an additional name without notifying Lender before making such a change.

K. Property Transfer. Grantor transfers all or a substantial part of Grantor's money or property. This condition of default, as it relates to the transfer of the Property, is subject to the restrictions contained in the DUE ON SALE section.

14. REMEDIES. On or after the occurrence of an Event of Default, Lender may use any and all remedies Lender has under state or federal law or in any document relating to the Secured Debts, including, without limitation, the power to sell the Property. Any amounts advanced on Grantor's behalf will be immediately due and may be added to the balance owing under the Secured Debts. Lender may make a claim for any and all insurance benefits or refunds that may be available on Grantor's default.

Subject to any right to cure, required time schedules or any other notice rights Grantor may have under federal and state law, Lender may make all or any part of the amount owing by the terms of the Secured Debts immediately due and foreclose this Security Instrument in a manner provided by law upon the occurrence of an Event of Default or anytime thereafter.

If there is an occurrence of an Event of Default, Trustee will, in addition to any other permitted remedy, at the request of Lender, advertise and sell the Property as a whole or in separate parcels at public outcry to the highest bidder for cash and convey absolute title free and clear of all right, title and interest of Grantor at such time and place as Trustee designates. Trustee will give notice of sale including the time, terms and place of sale and a description of the property to be sold as required by the applicable law in effect at the time of the proposed sale.

To the extent not prohibited by law, Trustee will apply the proceeds of the Property's sale in the following order: to all fees, charges, costs and expenses of exercising the power of sale and the sale; to Lender for all advances made for repairs, taxes, insurance, liens, assessments and prior encumbrances and interest thereon; to the Secured Debts' principal and interest; and paying any surplus as required by law. Lender or its designee may purchase the Property.

Upon any sale of the Property, Trustee will make and deliver a special or limited warranty deed that conveys the property sold to the purchaser or purchasers. Under this special or limited warranty deed, Trustee will covenant that Trustee has not caused or allowed a lien or an encumbrance to burden the Property and that Trustee will specially warrant and defend the Property's title of the purchaser or purchasers at the sale against all lawful claims and demand of all persons claiming by, through or under Trustee. The recitals in any deed of conveyance will be prima facie evidence of the facts set forth therein.

All remedies are distinct, cumulative and not exclusive, and Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debts after the balance is due or is accelerated or after foreclosure proceedings are filed will not constitute a waiver of Lender's right to require full and complete cure of any existing default. By not exercising any remedy, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

15. COLLECTION EXPENSES AND ATTORNEYS' FEES. On or after the occurrence of an Event of Default, to the extent permitted by law, Grantor agrees to pay all expenses of collection, enforcement or protection of Lender's rights and remedies under this Security Instrument or any other document relating to the Secured Debts. Grantor agrees to pay expenses for Lender to inspect and preserve the Property. Expenses include, but are not limited to, reasonable attorneys' fees, court costs, and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of the Secured Debts. In addition, to the extent permitted by the United States Bankruptcy Code, Grantor agrees to pay the reasonable attorneys' fees incurred by Lender to protect Lender's rights and interests in connection with any bankruptcy proceedings initiated by or against Grantor.

16. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substance," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Grantor represents, warrants and agrees that:

A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.

B. Except as previously disclosed and acknowledged in writing to Lender, Grantor and every tenant have been, are, and will remain in full compliance with any applicable Environmental Law.

C. Grantor will immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Grantor will take all necessary remedial action in accordance with any Environmental Law.

D. Grantor will immediately notify Lender in writing as soon as Grantor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

17. CONDEMNATION. Grantor will give Lender prompt notice of any pending or threatened action by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Grantor authorizes Lender to intervene in Grantor's name in any of the above described actions or claims. Grantor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds will be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

18. INSURANCE. Grantor agrees to keep the Property insured against the risks reasonably associated with the Property. Grantor will maintain this insurance in the amounts Lender requires. This insurance will last until the Property is released from this Security Instrument. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debts. Grantor may choose the insurance company, subject to Lender's approval, which will not be unreasonably withheld. All insurance policies and renewals shall include a standard "mortgage clause" (or "lender loss payable clause") endorsement that names Lender as "mortgagee" and "loss payee". If required by Lender, all insurance policies and renewals will also include an "additional insured" endorsement that names Lender as an "additional insured". If required by Lender, Grantor agrees to maintain comprehensive general liability insurance and rental loss or business interruption insurance in amounts and under policies acceptable to Lender. The comprehensive general liability insurance must name Lender as an additional insured. The rental loss or business interruption insurance must be in an amount equal to at least coverage of one year's debt service, and required escrow account deposits (if agreed to separately in writing).

Grantor will give Lender and the insurance company immediate notice of any loss. All insurance proceeds will be applied to restoration or repair of the Property or to the Secured Debts, at Lender's option. If Lender acquires the Property in damaged condition, Grantor's rights to any insurance policies and proceeds will pass to Lender to the extent of the Secured Debts.

Grantor will immediately notify Lender of cancellation or termination of insurance. If Grantor fails to keep the Property insured, Lender may obtain insurance to protect Lender's interest in the Property and Grantor will pay for the insurance on Lender's demand. Lender may demand that Grantor pay for the insurance all at once, or Lender may add the insurance premiums to the balance of the Secured Debts and charge interest on it at the rate that applies to the Secured Debts. This insurance may include coverages not originally required of Grantor, may be written by a company other than one Grantor would choose, and may be written at a higher rate than Grantor could obtain if Grantor purchased the insurance. Grantor acknowledges and agrees that Lender or one of Lender's affiliates may receive commissions on the purchase of this insurance.

19. ESCROW FOR TAXES AND INSURANCE. Grantor will not be required to pay to Lender funds for taxes and insurance in escrow.

20. SUCCESSOR TRUSTEE. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor without any other formality than the designation in writing. The successor trustee, without conveyance of the Property, will succeed to all the title, power and duties conferred upon Trustee by this Security Instrument and applicable law, including, without limitation, the right to appoint a successor or substitute trustee at any time and from time to time.

21. WAIVERS. Except to the extent prohibited by law, Grantor waives all appraisement, homestead exemption, and curtesy and dower rights relating to the Property. In addition, equitable and statutory rights of redemption by Grantor after foreclosure sale are expressly waived to the extent not prohibited by law.

22. APPLICABLE LAW. This Security Instrument is governed by the laws of Tennessee, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law.

23. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS. Each Grantor's obligations under this Security Instrument are independent of the obligations of any other Grantor. Lender may sue each Grantor individually or together with any other Grantor. Lender may release any part of the Property and Grantor will still be obligated under this Security Instrument for the remaining Property. Grantor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Grantor's consent. Such a change will not release Grantor from the terms of this Security Instrument. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Grantor.

24. AMENDMENT, INTEGRATION AND SEVERABILITY. This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing and executed by Grantor and Lender. This Security Instrument and any other documents relating to the Secured Debts are the complete and final expression of the agreement. If any provision of this Security Instrument is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

25. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.

26. NOTICE, ADDITIONAL DOCUMENTS AND RECORDING FEES. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Grantor will be deemed to be notice to all Grantors. Grantor will inform Lender in writing of any change in Grantor's name, address or other application information. Grantor will provide Lender any other, correct and complete information Lender requests to effectively mortgage or convey the Property. Grantor agrees to pay all expenses, charges and taxes in connection with the preparation and recording of this Security Instrument. Grantor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Grantor's obligations under this Security Instrument and to confirm Lender's lien status on any Property, and Grantor agrees to pay all expenses, charges and taxes in connection with the preparation and recording thereof. Time is of the essence.

SIGNATURES. By signing, Grantor agrees to the terms and covenants contained in this Security Instrument. Grantor also acknowledges receipt of a copy of this Security Instrument.

GRANTOR:

_____ Date 12/28/2011
LARRY W BRIDGESMITH
Individually

_____ Date 12-28-2011
LINDA S BRIDGESMITH
Individually

LENDER:

Reliant Bank

By _____ SVP Date 12-28-2011
~~Richard Scarpelli, Vice President~~
Mark E. Ryman, Senior Vice President

ACKNOWLEDGMENT.

(Individual)

State ____ OF Tennessee , County ____ OF Williamson ss.

On this 28th day of December , 2011 , before me personally appeared LARRY W BRIDGESMITH , spouse of LINDA S BRIDGESMITH, in survivorship marital property, and LINDA S BRIDGESMITH , spouse of LARRY W BRIDGESMITH, in survivorship marital property, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

My commission expires:

(Notary Public)

ASHLEY N. WALKER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
COMM. EXP. 7-3-12

(Lender Acknowledgment)

State ____ OF Tennessee , County ____ OF Williamson ss. Mark E. Ryman

On this 28 day of December , 2011 , before me appeared ~~Rick Solote~~, to me personally known (or proved to me on basis of satisfactory evidence), who, being by me duly sworn or affirmed did say that he/she/they is/are the Senior Vice President of Reliant Bank and that no seal has been procured by the corporation and that the instrument was signed and sealed, if applicable, in behalf of the corporation, by authority of its Board of Directors, and said ~~Rick Solote~~ Mark E. Ryman acknowledged the instrument to be the free act and deed of the corporation.

My commission expires:

KAREN J. LOCK
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

My Commission Expires September 29, 2013

(Notary Public)

Please return this document after recording to Commercial Lending Department, Reliant Bank, 1736 Carothers Parkway, Brentwood, TN 37027

NOTICE OF SUCCESSOR TRUSTEE'S SALE

WHEREAS, LARRY W. BRIDGESMITH and spouse, LINDA S. BRIDGESMITH, (collectively the "Grantor"), by that certain Deed of Trust dated December 28, 2011, recorded as Instrument Number 20120103-0000475, in the Register's Office for Davidson County, Tennessee (the "Deed of Trust"), conveyed to DeVan Ard, Jr., as Trustee, the Property (as hereinafter defined) to secure the payment of certain indebtedness described in the Deed of Trust (the "Indebtedness"). The Deed of Trust and the Indebtedness secured thereby is presently held and owned by Reliant Bank (the "Lender"); and

WHEREAS, default has occurred by Grantor's failure to comply with the terms and conditions of the Deed of Trust, and the Indebtedness has been declared due and payable as provided in the Deed of Trust, and the Indebtedness has not been paid; and

WHEREAS, Lender has demanded that the Property be advertised and sold in satisfaction of the Indebtedness and the costs of foreclosure in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned, Joseph J. Jensen, has been duly appointed as Successor Trustee in the place and stead of DeVan Ard, Jr., said appointment being of record as Instrument Number 20151021-0106920, in said Register's Office.

NOW, THEREFORE, notice is hereby given that I, Joseph J. Jensen, or my agent, Successor Trustee, pursuant to the power, duty and authority vested in and imposed upon me in the Deed of Trust, will on **Monday, November 30, 2015, at 11:00 a.m.,** prevailing Central Time, outside the north side entrance to the building housing the Davidson County Register of Deeds, located at 501 Broadway, Nashville, Davidson County, Tennessee, offer for sale to the highest and best bidder for immediately available funds, free from all rights, which Grantor waived in the Deed of Trust, the real property situated in Davidson County, Tennessee, described as follows, together with any and all improvements, tenements, hereditaments and appurtenances, all easements serving or benefiting the property, and any or all fixtures and improvements now or hereafter attached to the property (collectively, the "Property"):

> LAND in Davidson County, Tennessee, being Unit No. 1606 B, Green Hills Place Townhomes, a Horizontal Property Regime with Private Elements, as shown on Exhibit "C" to the Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
>
> BEING the same property conveyed to Larry W. Bridgesmith and wife Linda S. Bridgesmith by deed from Lamar Raley and wife Terri M. Raley, of record as Instrument No. 20120103-0000474, said Register's Office.

The full legal descriptions of the Property can be found in the Deed of Trust dated December 28, 2011, recorded as Instrument Number 20120103-0000475, in the Register's Office for Davidson County, Tennessee. The street address of the Property is believed to be 1606 B Shackleford Road, Nashville, Davidson County, Tennessee, but such address is not part of the legal description. The Map and Parcel number of the Property is believed to be 131-03-OT-002.00,

EXH B

but such Map and Parcel numbers are not part of the legal description. In the event of any discrepancy, the legal descriptions in the Deed of Trust shall control.

A review of the records at said Register's Office disclosed that the Property may be subject to certain matters set forth below and that the persons named below may be interested parties, along with the persons named in the first paragraph of this Notice of Successor Trustee's Sale:

1. Any and all unpaid ad valorem taxes payable to Davidson County, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

2. Any and all unpaid ad valorem taxes payable to City of Nashville, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

3. Deed of Trust executed by Lamar Raley and spouse, Terri Raley, to DeVan Ard Jr., Trustee, of record as Instrument No. 20060511-0055574, said Register's Office, dated April 28, 2006, to secure Reliant Bank an indebtedness in the amount of $697,000.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee, as modified by that certain Modification of Deed of Trust of record as Instrument No. 20070518-0059411, said Register's Office. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

4. Deed of Trust executed by Larry W. Bridgesmith and Linda S. Bridgesmith to DeVan Ard Jr., Trustee, of record as Instrument No. 20120103-0000475, said Register's Office, dated December 28, 2011, to secure Reliant Bank an indebtedness in the amount of $643,900.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

5. Notice of Federal Tax Lien dated February 28, 2012, of record as Instrument No. 20120305-0019119, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

6. Notice of Federal Tax Lien dated January 31, 2013, of record as Instrument No. 20130208-0013095, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

7. Matters shown on the plan of record as Plat Book 547, page 139, said Register's Office.

8. Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, said Register's Office.

9. Any unprobated wills, conveyances by any incompetent party, any undisclosed heirs, and confusion with regard to the name of proper identity of parties, not shown of record.

10. Lease and rental contracts not shown of record.

11. Title to that portion of the Property embraced within the bounds of any street, roads or highways.

12. Any discrepancies, conflicts, easements, boundary line disputes, any shortages in area, encroachments or protrusions, or overlapping of improvements which would be disclosed by an inspection and accurate survey of the Property.

13. Rights and claims of parties in possession.

14. Mechanics', Contractors', or Materialmen's liens and lien claims, if any, where no notice thereof appears of record.

15. Any facts, rights, interests or claims which are not shown by the public record, but which could be ascertained by an inspection of the Property or by making inquiry of person(s) in possession thereof.

16. Liens, encumbrances, or claims thereof, which are not shown by the public record.

17. All other easements and restrictions of record in said Register's Office.

18. Matters which an accurate survey of the Property might disclose.

The foregoing matters may or may not take priority over the Deed of Trust. To the extent such matters do take priority over the Deed of Trust under applicable law, the sale will be subject to them, and to the extent such matters do not take priority over the Deed of Trust under applicable law, the Property will not remain subject to them after the sale.

The sale will be subject to any and all unpaid *ad valorem* taxes (plus penalty and interest, if any) that may be a lien against the Property and subject to any and all liens, defects, encumbrances, conveyances, adverse claims and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had, and subject to any statutory rights of redemption not otherwise waived in the Deed of Trust, including the rights of redemption of any governmental agency, state or federal, which have not been waived by such governmental agency, and matters that take priority over the Deed of Trust which an accurate survey of the Property might disclose.

The Property is to be sold AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS TO BE SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE. Successor Trustee will make no covenant of seisin or warranty of title, express or implied, and will sell and convey his interest in the Property by Successor Trustee's Deed as Successor Trustee only.

The right is reserved to adjourn the day of sale to another day and time certain, without further publication and in accordance with law, upon announcement of said adjournment on the day and time and place of sale set forth above, to sell the Property with or without division if the

Property consists of more than one tract or parcel, and to sell to the second highest bidder in the event the highest bidder does not comply with the terms of the sale.

/s/ Joseph J. Jensen
Joseph J. Jensen, Successor Trustee
J3LAW
P. O. Box 682305
Franklin, Tennessee 37068-2305
Tel: 615-905-5777

PUBLICATION DATES:
November 5, 2015
November 12, 2015
November 19, 2015

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
852113912

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:T20120015992 LIENFTL
Recvd: 03/05/12 11:46 1 pgs
Fees:12.00 Taxes:0.00
20120305-0019119

Name of Taxpayer LARRY W & LINDA S BRIDGESMITH

Residence 1606B SHACKLEFORD RD
NASHVILLE, TN 37215-3522

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-8174	06/14/2010	07/14/2020	56224.44
1040	12/31/2009	XXX-XX-8174	05/09/2011	06/08/2021	25074.91
1040	12/31/2010	XXX-XX-8174	11/21/2011	12/21/2021	34478.93

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

Total $ 115778.28

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

the 28th day of February, 2012.

Signature
for S. HUNT JACKSON

Title
REVENUE OFFICER
(615) 250-5755

25-06-1737

(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

EXH C

Exhibit B

IRS Notice re Federal Tax Lien dated January 31, 2013,
Bearing Serial Number 919884813

J3 LAW
JOSEPH J. JENSEN ATTORNEY AT LAW

Mail To:
P. O. Box 682305
Franklin, Tennessee 37068-2305

Office Location:
106 Mission Court, Suite 903
Franklin, Tennessee 37067

Tel: 615-905-5777
Cell: 615-519-5939
e-mail: joe@j3law.com
www.j3law.com

November 4, 2015

HAND DELIVERED

INTERNAL REVENUE SERVICE
Attn: Technical Services Group Manager
MDP53
801 Broadway
Nashville, Tennessee 37203

RE: Section 7425 Notice of Sale
Larry W. & Linda S. Bridgesmith - ID No. xxx-xx-8174
Property Subject to Foreclosure: 1606 B Shackleford Road,
Nashville, Davidson County, Tennessee 37215

Pertaining to: Notice of Federal Tax Lien dated January 31, 2013,
bearing Serial Number 919884813

Dear Technical Services Group Manager:

This office represents Reliant Bank ("Lender"), which holds a *Deed of Trust* dated December 28, 2011, executed by Larry W. Bridgesmith and spouse, Linda S. Bridgesmith (collectively the "Borrower" and/or "Grantor"), of record as Instrument Number 20120103-0000475 in the Register's Office for Davidson County, Tennessee (the "Deed of Trust"), securing indebtedness owed to Lender pursuant to a Note in the original principal amount of $643,900.00. A copy of the Deed of Trust is attached hereto as **Exhibit A**.

Lender has declared Borrower in default on the repayment of the indebtedness to Lender and demand for payment has been made but such demand has not been honored. Accordingly, Lender has demanded that the property covered by the Deed of Trust, hereinafter described (the "Property"), be advertised and sold in satisfaction of said indebtedness and the costs of foreclosure.

It is my understanding that the Internal Revenue Service has filed a Notice of Federal Tax Lien against Larry W. & Linda S. Bridgesmiths' interest in certain real property. Therefore, this Notice of Sale is being submitted to you pursuant to Section 7425 of the Internal Revenue Code of 1986, as amended, with the following information:

1. This Notice of Sale is submitted by Joseph J. Jensen, J3LAW, P. O. Box 682305, Franklin, Tennessee, 37068-2305, on behalf of Lender.

2. The Nashville, Tennessee office of the Internal Revenue Service filed a Notice of Federal Tax Lien dated January 31, 2013, bearing Serial Number 919884813, recorded on February 8, 2013, as Instrument Number 20130208-0013095 in the Register's Office for Davidson County, Tennessee, in the aggregate amount of $14,557.27 (the "Federal Tax Lien"). The address of Larry W. & Linda S. Bridgesmith, as shown on the Federal Tax Lien, is 1606 B Shackleford Rd., Nashville, TN, 37215-3522.

A copy of the Federal Tax Lien is enclosed for your reference as **Exhibit B**.

3. The property potentially affected by this Notice of Sale is believed to be located at 1606 B Shackleford Road, Nashville, Davidson County, Tennessee (the "Property"). The Property is more particularly described as follows:

Being a tract of land in the 6th Civil District of Dickson County, Tennessee, being more particularly described as follows:

LAND in Davidson County, Tennessee, being Unit No. 1606 B, Green Hills Place Townhomes, a Horizontal Property Regime with Private Elements, as shown on Exhibit "C" to the Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Larry W. Bridgesmith and wife Linda S. Bridgesmith by deed from Lamar Raley and wife Terri M. Raley, of record as Instrument No. 20120103-0000474, said Register's Office.

4. The Property will be sold at public auction for cash on **Monday, November 30, 2015, at 11:00 a.m.**, prevailing Central Time, outside the north side entrance to the building housing the Davidson County Register of Deeds, located at 501 Broadway, Nashville, Davidson County, Tennessee. Attached hereto as **Exhibit C** is a copy of the Notice of Successor Trustee's Sale.

5. The approximate amount of principal indebtedness owed to Reliant Bank is **$607,058.19,** with accrued interest in the amount of **$12,225.52**, and late charges in the amount of **$902.88** as of November 3, 2015. The per diem rate of interest for every day after that date is **$76.84**. Accordingly, the total indebtedness secured by the Deed of Trust as of November 3, 2015, is approximately **$620,186.59**, and as of November 30, 2015, will be approximately **$622,261.27,** plus the expenses and attorney fees incurred in connection with this foreclosure. It is anticipated that the costs and expenses of this foreclosure will be approximately $4,000.00.

6. The Property herein described is subject to the following:

a. Any and all unpaid ad valorem taxes payable to Davidson County, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

b. Any and all unpaid ad valorem taxes payable to City of Nashville, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

c. Deed of Trust executed by Lamar Raley and spouse, Terri Raley, to DeVan Ard Jr., Trustee, of record as Instrument No. 20060511-0055574, said Register's Office, dated April 28, 2006, to secure Reliant Bank an indebtedness in the amount of $697,000.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee, as modified by that certain Modification of Deed of Trust of record as Instrument No. 20070518-0059411, said Register's Office. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

d. Deed of Trust executed by Larry W. Bridgesmith and Linda S. Bridgesmith to DeVan Ard Jr., Trustee, of record as Instrument No. 20120103-0000475, said Register's Office, dated December 28, 2011, to secure Reliant Bank an indebtedness in the amount of $643,900.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

e. Notice of Federal Tax Lien dated February 28, 2012, of record as Instrument No. 20120305-0019119, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

f. Notice of Federal Tax Lien dated January 31, 2013, of record as Instrument No. 20130208-0013095, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

g. Matters shown on the plan of record as Plat Book 547, page 139, said Register's Office.

h. Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, said Register's Office.

i. Any unprobated wills, conveyances by any incompetent party, any undisclosed heirs, and confusion with regard to the name of proper identity of parties, not shown of record.

j. Lease and rental contracts not shown of record.

k. Title to that portion of the Property embraced within the bounds of any street, roads or highways.

l. Any discrepancies, conflicts, easements, boundary line disputes, any shortages in area, encroachments or protrusions, or overlapping of improvements which would be disclosed by an inspection and accurate survey of the Property.

m. Rights and claims of parties in possession.

n. Mechanics', Contractors', or Materialmen's liens and lien claims, if any, where no notice thereof appears of record.

o. Any facts, rights, interests or claims which are not shown by the public record, but which could be ascertained by an inspection of the Property or by making inquiry of person(s) in possession thereof.

p. Liens, encumbrances, or claims thereof, which are not shown by the public record.

q. All other easements and restrictions of record in said Register's Office.

r. Matters which an accurate survey of the Property might disclose.

Please accept this letter as the twenty-five (25) day Notice of Sale required by Section 7425 of the Internal Revenue Code of 1986, as amended, which notice must be given to the Secretary of the Treasury or his delegate. Please advise me immediately of any deficiency or inadequacy in this notice or if you need additional information.

Sincerely,

Joseph J. Jenson

Enclosures

PERSONAL SERVICE ACCEPTED:

By: _____

Date: 11-5-15

INTERNAL REVENUE SERVICE
ADVISORY
NASHVILLE, TN 37203-3811

NOV 05 2015

RECEIVED

TIME

BILL GARRETT, Davidson County
Trans:T20120000371 DOT
Rcvd: 01/03/12 14:54 8 pgs
Fees:33.00 Taxes:738.10
20120103-0000475

Space Above This Line For Recording Data

This document was prepared by Commercial Lending Department, Reliant Bank, 1736 Carothers Parkway, Brentwood, TN 37027
The MAXIMUM PRINCIPAL INDEBTEDNESS for Tennessee Recording Tax Purposes is $643,900.00.

DEED OF TRUST

DATE AND PARTIES. The date of this Deed Of Trust (Security Instrument) is December 28, 2011. The parties and their addresses are:

GRANTOR:
LARRY W BRIDGESMITH
Spouse of LINDA S BRIDGESMITH
In Survivorship Marital Property
1606-B SHACKLEFORD ROAD
NASHVILLE, TN 37215

LINDA S BRIDGESMITH
Spouse of LARRY W BRIDGESMITH
In Survivorship Marital Property
1606-B SHACKLEFORD ROAD
NASHVILLE, TN 37215

TRUSTEE:
DEVAN ARD JR.
1736 Carothers Parkway
Brentwood, TN 37027

LENDER:
RELIANT BANK
Organized and existing under the laws of Tennessee
1736 Carothers Parkway
Suite 100
Brentwood, TN 37027

1. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Grantor's performance under this Security Instrument, Grantor does hereby irrevocably grant, convey and sell to Trustee, in trust for the benefit of Lender, with power of sale, the following described property:

Land in Davidson County, Tennessee, being Unit No. 1606 B, Green Hills Place Townhomes, a Horizontal Propety Regime with Private Elements, as shown on Exhibit "C" to the Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

The property is located in Davidson County at 1606-B SHACKLEFORD ROAD, NASHVILLE, Tennessee 37215.

EXH A

The instrument constituting the source of the Borrower's interest in the foregoing described property was recorded at Book _____, Page _____ under Instrument No. 20120103-0000474 in the Register's Office of Davidson County, Tennessee.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, wells, ditches and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described (all referred to as Property). This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

2. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time and from time to time will not exceed $643,900.00. Any limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

3. SECURED DEBTS. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

A. Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 9040466, dated December 28, 2011, from LARRY W BRIDGESMITH (Borrower) to Lender, with a loan amount of $643,900.00 and maturing on December 28, 2016.

B. Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

4. PAYMENTS. Grantor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Security Instrument.

5. NON-OBLIGATED GRANTOR. Any Grantor, who is not also identified as a Borrower in the Secured Debts section of this Security Instrument and who signs this Security Instrument, is defined as a cosigner for purposes of the Equal Credit Protection Act and the Federal Reserve Board's Regulation B, 12 C.F.R. 202.7(d)(4), and is referred to herein as a Non-Obligated Grantor. By signing this Security Instrument, the Non-Obligated Grantor does convey and assign their rights and interests in the Property to secure payment of the Secured Debts, to create a valid lien, to pass clear title, to waive inchoate rights and to assign earnings or rights to payment under any lease or rent of the Property. However, the Non-Obligated Grantor is not personally liable for the Secured Debts.

6. WARRANTY OF TITLE. Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.

7. PRIOR SECURITY INTERESTS. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Grantor agrees:

A. To make all payments when due and to perform or comply with all covenants.

B. To promptly deliver to Lender any notices that Grantor receives from the holder.

C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

8. CLAIMS AGAINST TITLE. Grantor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Grantor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Grantor's payment. Grantor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Grantor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Grantor may have against parties who supply labor or materials to maintain or improve the Property.

9. DUE ON SALE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable.

10. WARRANTIES AND REPRESENTATIONS. Grantor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Grantor or to which Grantor is a party.

11. PROPERTY CONDITION, ALTERATIONS AND INSPECTION. Grantor will keep the Property in good condition and make all repairs that are reasonably necessary. Grantor will not commit or allow any waste, impairment, or deterioration of the Property. Grantor will keep the Property free of noxious weeds and grasses. Grantor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Grantor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Grantor will notify Lender of all demands, proceedings, claims, and actions against Grantor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender will give Grantor notice at the time of or before an inspection specifying a

reasonable purpose for the inspection. Any inspection of the Property will be entirely for Lender's benefit and Grantor will in no way rely on Lender's inspection.

12. AUTHORITY TO PERFORM. If Grantor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Grantor appoints Lender as attorney in fact to sign Grantor's name or pay any amount necessary for performance. Lender's right to perform for Grantor will not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

13. DEFAULT. Grantor will be in default if any of the following events (known separately and collectively as an Event of Default) occur:

A. Payments. Grantor or Borrower fail to make a payment in full when due.

B. Insolvency or Bankruptcy. The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against Grantor, Borrower, or any co-signer, endorser, surety or guarantor of this Security Instrument or any other obligations Borrower has with Lender.

C. Death or Incompetency. Grantor dies or is declared legally incompetent.

D. Failure to Perform. Grantor fails to perform any condition or to keep any promise or covenant of this Security Instrument.

E. Other Documents. A default occurs under the terms of any other document relating to the Secured Debts.

F. Other Agreements. Grantor is in default on any other debt or agreement Grantor has with Lender.

G. Misrepresentation. Grantor makes any verbal or written statement or provides any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.

H. Judgment. Grantor fails to satisfy or appeal any judgment against Grantor.

I. Forfeiture. The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.

J. Name Change. Grantor changes Grantor's name or assumes an additional name without notifying Lender before making such a change.

K. Property Transfer. Grantor transfers all or a substantial part of Grantor's money or property. This condition of default, as it relates to the transfer of the Property, is subject to the restrictions contained in the DUE ON SALE section.

14. REMEDIES. On or after the occurrence of an Event of Default, Lender may use any and all remedies Lender has under state or federal law or in any document relating to the Secured Debts, including, without limitation, the power to sell the Property. Any amounts advanced on Grantor's behalf will be immediately due and may be added to the balance owing under the Secured Debts. Lender may make a claim for any and all insurance benefits or refunds that may be available on Grantor's default.

Subject to any right to cure, required time schedules or any other notice rights Grantor may have under federal and state law, Lender may make all or any part of the amount owing by the terms of the Secured Debts immediately due and foreclose this Security Instrument in a manner provided by law upon the occurrence of an Event of Default or anytime thereafter.

If there is an occurrence of an Event of Default, Trustee will, in addition to any other permitted remedy, at the request of Lender, advertise and sell the Property as a whole or in separate parcels at public outcry to the highest bidder for cash and convey absolute title free and clear of all right, title and interest of Grantor at such time and place as Trustee designates. Trustee will give notice of sale including the time, terms and place of sale and a description of the property to be sold as required by the applicable law in effect at the time of the proposed sale.

To the extent not prohibited by law, Trustee will apply the proceeds of the Property's sale in the following order: to all fees, charges, costs and expenses of exercising the power of sale and the sale; to Lender for all advances made for repairs, taxes, insurance, liens, assessments and prior encumbrances and interest thereon; to the Secured Debts' principal and interest; and paying any surplus as required by law. Lender or its designee may purchase the Property.

Upon any sale of the Property, Trustee will make and deliver a special or limited warranty deed that conveys the property sold to the purchaser or purchasers. Under this special or limited warranty deed, Trustee will covenant that Trustee has not caused or allowed a lien or an encumbrance to burden the Property and that Trustee will specially warrant and defend the Property's title of the purchaser or purchasers at the sale against all lawful claims and demand of all persons claiming by, through or under Trustee. The recitals in any deed of conveyance will be prima facie evidence of the facts set forth therein.

All remedies are distinct, cumulative and not exclusive, and Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debts after the balance is due or is accelerated or after foreclosure proceedings are filed will not constitute a waiver of Lender's right to require full and complete cure of any existing default. By not exercising any remedy, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

15. COLLECTION EXPENSES AND ATTORNEYS' FEES. On or after the occurrence of an Event of Default, to the extent permitted by law, Grantor agrees to pay all expenses of collection, enforcement or protection of Lender's rights and remedies under this Security Instrument or any other document relating to the Secured Debts. Grantor agrees to pay expenses for Lender to inspect and preserve the Property. Expenses include, but are not limited to, reasonable attorneys' fees, court costs, and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of the Secured Debts. In addition, to the extent permitted by the United States Bankruptcy Code, Grantor agrees to pay the reasonable attorneys' fees incurred by Lender to protect Lender's rights and interests in connection with any bankruptcy proceedings initiated by or against Grantor.

16. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substance," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Grantor represents, warrants and agrees that:

A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.

B. Except as previously disclosed and acknowledged in writing to Lender, Grantor and every tenant have been, are, and will remain in full compliance with any applicable Environmental Law.

C. Grantor will immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Grantor will take all necessary remedial action in accordance with any Environmental Law.

D. Grantor will immediately notify Lender in writing as soon as Grantor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

17. CONDEMNATION. Grantor will give Lender prompt notice of any pending or threatened action by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Grantor authorizes Lender to intervene in Grantor's name in any of the above described actions or claims. Grantor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds will be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

18. INSURANCE. Grantor agrees to keep the Property insured against the risks reasonably associated with the Property. Grantor will maintain this insurance in the amounts Lender requires. This insurance will last until the Property is released from this Security Instrument. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debts. Grantor may choose the insurance company, subject to Lender's approval, which will not be unreasonably withheld. All insurance policies and renewals shall include a standard "mortgage clause" (or "lender loss payable clause") endorsement that names Lender as "mortgagee" and "loss payee". If required by Lender, all insurance policies and renewals will also include an "additional insured" endorsement that names Lender as an "additional insured". If required by Lender, Grantor agrees to maintain comprehensive general liability insurance and rental loss or business interruption insurance in amounts and under policies acceptable to Lender. The comprehensive general liability insurance must name Lender as an additional insured. The rental loss or business interruption insurance must be in an amount equal to at least coverage of one year's debt service, and required escrow account deposits (if agreed to separately in writing).

Grantor will give Lender and the insurance company immediate notice of any loss. All insurance proceeds will be applied to restoration or repair of the Property or to the Secured Debts, at Lender's option. If Lender acquires the Property in damaged condition, Grantor's rights to any insurance policies and proceeds will pass to Lender to the extent of the Secured Debts.

Grantor will immediately notify Lender of cancellation or termination of insurance. If Grantor fails to keep the Property insured, Lender may obtain insurance to protect Lender's interest in the Property and Grantor will pay for the insurance on Lender's demand. Lender may demand that Grantor pay for the insurance all at once, or Lender may add the insurance premiums to the balance of the Secured Debts and charge interest on it at the rate that applies to the Secured Debts. This insurance may include coverages not originally required of Grantor, may be written by a company other than one Grantor would choose, and may be written at a higher rate than Grantor could obtain if Grantor purchased the insurance. Grantor acknowledges and agrees that Lender or one of Lender's affiliates may receive commissions on the purchase of this insurance.

19. ESCROW FOR TAXES AND INSURANCE. Grantor will not be required to pay to Lender funds for taxes and insurance in escrow.

20. SUCCESSOR TRUSTEE. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor without any other formality than the designation in writing. The successor trustee, without conveyance of the Property, will succeed to all the title, power and duties conferred upon Trustee by this Security Instrument and applicable law, including, without limitation, the right to appoint a successor or substitute trustee at any time and from time to time.

21. WAIVERS. Except to the extent prohibited by law, Grantor waives all appraisement, homestead exemption, and curtesy and dower rights relating to the Property. In addition, equitable and statutory rights of redemption by Grantor after foreclosure sale are expressly waived to the extent not prohibited by law.

22. APPLICABLE LAW. This Security Instrument is governed by the laws of Tennessee, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law.

23. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS. Each Grantor's obligations under this Security Instrument are independent of the obligations of any other Grantor. Lender may sue each Grantor individually or together with any other Grantor. Lender may release any part of the Property and Grantor will still be obligated under this Security Instrument for the remaining Property. Grantor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Grantor's consent. Such a change will not release Grantor from the terms of this Security Instrument. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Grantor.

24. AMENDMENT, INTEGRATION AND SEVERABILITY. This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing and executed by Grantor and Lender. This Security Instrument and any other documents relating to the Secured Debts are the complete and final expression of the agreement. If any provision of this Security Instrument is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

25. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.

26. NOTICE, ADDITIONAL DOCUMENTS AND RECORDING FEES. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Grantor will be deemed to be notice to all Grantors. Grantor will inform Lender in writing of any change in Grantor's name, address or other application information. Grantor will provide Lender any other, correct and complete information Lender requests to effectively mortgage or convey the Property. Grantor agrees to pay all expenses, charges and taxes in connection with the preparation and recording of this Security Instrument. Grantor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Grantor's obligations under this Security Instrument and to confirm Lender's lien status on any Property, and Grantor agrees to pay all expenses, charges and taxes in connection with the preparation and recording thereof. Time is of the essence.

SIGNATURES. By signing, Grantor agrees to the terms and covenants contained in this Security Instrument. Grantor also acknowledges receipt of a copy of this Security Instrument.

GRANTOR:

_____ Date 12/28/2011
LARRY W BRIDGESMITH
Individually

_____ Date 12-28-2011
LINDA S BRIDGESMITH
Individually

LENDER:

Reliant Bank

By _____ SVP Date 12-28-2011
~~Richard Bishop, Vice President~~
Mark E. Ryman, Senior Vice President

Wolters Kluwer Financial Services ©1996, 2011 Bankers Systems™

ACKNOWLEDGMENT.

(Individual)

State of Tennessee, County of Williamson ss.

On this 28th day of December, 2011, before me personally appeared LARRY W BRIDGESMITH , spouse of LINDA S BRIDGESMITH, in survivorship marital property, and LINDA S BRIDGESMITH , spouse of LARRY W BRIDGESMITH, in survivorship marital property, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

My commission expires:

(Notary Public)

ASHLEY N. WALKER
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
COMM. EXP. 7-3-12

(Lender Acknowledgment)

State of Tennessee, County of Williamson ss. Mark E. Ryman

On this 28 day of December, 2011, before me appeared ~~Rick Solera~~, to me personally known (or proved to me on basis of satisfactory evidence), who, being by me duly sworn or affirmed did say that he/she/they is/are the Senior Vice President of Reliant Bank and that no seal has been procured by the corporation and that the instrument was signed and sealed, if applicable, in behalf of the corporation, by authority of its Board of Directors, and said ~~Rick Solera~~ acknowledged the instrument to be the free act and deed of the corporation.

Mark E. Ryman

My commission expires:

KAREN A. LOCK
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

My Commission Expires September 29, 2013

(Notary Public)

Please return this document after recording to Commercial Lending Department, Reliant Bank, 1736 Carothers Parkway, Brentwood, TN 37027

NOTICE OF SUCCESSOR TRUSTEE'S SALE

WHEREAS, LARRY W. BRIDGESMITH and spouse, LINDA S. BRIDGESMITH, (collectively the "Grantor"), by that certain Deed of Trust dated December 28, 2011, recorded as Instrument Number 20120103-0000475, in the Register's Office for Davidson County, Tennessee (the "Deed of Trust"), conveyed to DeVan Ard, Jr., as Trustee, the Property (as hereinafter defined) to secure the payment of certain indebtedness described in the Deed of Trust (the "Indebtedness"). The Deed of Trust and the Indebtedness secured thereby is presently held and owned by Reliant Bank (the "Lender"); and

WHEREAS, default has occurred by Grantor's failure to comply with the terms and conditions of the Deed of Trust, and the Indebtedness has been declared due and payable as provided in the Deed of Trust, and the Indebtedness has not been paid; and

WHEREAS, Lender has demanded that the Property be advertised and sold in satisfaction of the Indebtedness and the costs of foreclosure in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned, Joseph J. Jensen, has been duly appointed as Successor Trustee in the place and stead of DeVan Ard, Jr., said appointment being of record as Instrument Number 20151021-0106920, in said Register's Office.

NOW, THEREFORE, notice is hereby given that I, Joseph J. Jensen, or my agent, Successor Trustee, pursuant to the power, duty and authority vested in and imposed upon me in the Deed of Trust, will on **Monday, November 30, 2015, at 11:00 a.m.,** prevailing Central Time, outside the north side entrance to the building housing the Davidson County Register of Deeds, located at 501 Broadway, Nashville, Davidson County, Tennessee, offer for sale to the highest and best bidder for immediately available funds, free from all rights, which Grantor waived in the Deed of Trust, the real property situated in Davidson County, Tennessee, described as follows, together with any and all improvements, tenements, hereditaments and appurtenances, all easements serving or benefiting the property, and any or all fixtures and improvements now or hereafter attached to the property (collectively, the "Property"):

> LAND in Davidson County, Tennessee, being Unit No. 1606 B, Green Hills Place Townhomes, a Horizontal Property Regime with Private Elements, as shown on Exhibit "C" to the Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.
>
> BEING the same property conveyed to Larry W. Bridgesmith and wife Linda S. Bridgesmith by deed from Lamar Raley and wife Terri M. Raley, of record as Instrument No. 20120103-0000474, said Register's Office.

The full legal descriptions of the Property can be found in the Deed of Trust dated December 28, 2011, recorded as Instrument Number 20120103-0000475, in the Register's Office for Davidson County, Tennessee. The street address of the Property is believed to be 1606 B Shackleford Road, Nashville, Davidson County, Tennessee, but such address is not part of the legal description. The Map and Parcel number of the Property is believed to be 131-03-OT-002.00,

EXH B

but such Map and Parcel numbers are not part of the legal description. In the event of any discrepancy, the legal descriptions in the Deed of Trust shall control.

A review of the records at said Register's Office disclosed that the Property may be subject to certain matters set forth below and that the persons named below may be interested parties, along with the persons named in the first paragraph of this Notice of Successor Trustee's Sale:

1. Any and all unpaid ad valorem taxes payable to Davidson County, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

2. Any and all unpaid ad valorem taxes payable to City of Nashville, Tennessee (plus penalty and interest, if any) that may be a lien against the Property.

3. Deed of Trust executed by Lamar Raley and spouse, Terri Raley, to DeVan Ard Jr., Trustee, of record as Instrument No. 20060511-0055574, said Register's Office, dated April 28, 2006, to secure Reliant Bank an indebtedness in the amount of $697,000.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee, as modified by that certain Modification of Deed of Trust of record as Instrument No. 20070518-0059411, said Register's Office. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

4. Deed of Trust executed by Larry W. Bridgesmith and Linda S. Bridgesmith to DeVan Ard Jr., Trustee, of record as Instrument No. 20120103-0000475, said Register's Office, dated December 28, 2011, to secure Reliant Bank an indebtedness in the amount of $643,900.00, and any other sums which may be and become payable under the terms thereof, including, but not limited to, principal interest and service fee. (See instrument(s) for complete terms and conditions as well as possible rights and options of the mortgagee, including rights respecting assumption of the debt secured thereby.)

5. Notice of Federal Tax Lien dated February 28, 2012, of record as Instrument No. 20120305-0019119, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

6. Notice of Federal Tax Lien dated January 31, 2013, of record as Instrument No. 20130208-0013095, said Register's Office, filed by the Department of the Treasury – Internal Revenue Service, naming Larry W & Linda S Bridgesmith, 1606B Shackleford Rd, Nashville, TN 37215-3522, as taxpayer.

7. Matters shown on the plan of record as Plat Book 547, page 139, said Register's Office.

8. Declaration of Covenants, Conditions and Restrictions of record as Instrument No. 20060511-0055571, said Register's Office.

9. Any unprobated wills, conveyances by any incompetent party, any undisclosed heirs, and confusion with regard to the name of proper identity of parties, not shown of record.

10. Lease and rental contracts not shown of record.

11. Title to that portion of the Property embraced within the bounds of any street, roads or highways.

12. Any discrepancies, conflicts, easements, boundary line disputes, any shortages in area, encroachments or protrusions, or overlapping of improvements which would be disclosed by an inspection and accurate survey of the Property.

13. Rights and claims of parties in possession.

14. Mechanics', Contractors', or Materialmen's liens and lien claims, if any, where no notice thereof appears of record.

15. Any facts, rights, interests or claims which are not shown by the public record, but which could be ascertained by an inspection of the Property or by making inquiry of person(s) in possession thereof.

16. Liens, encumbrances, or claims thereof, which are not shown by the public record.

17. All other easements and restrictions of record in said Register's Office.

18. Matters which an accurate survey of the Property might disclose.

The foregoing matters may or may not take priority over the Deed of Trust. To the extent such matters do take priority over the Deed of Trust under applicable law, the sale will be subject to them, and to the extent such matters do not take priority over the Deed of Trust under applicable law, the Property will not remain subject to them after the sale.

The sale will be subject to any and all unpaid *ad valorem* taxes (plus penalty and interest, if any) that may be a lien against the Property and subject to any and all liens, defects, encumbrances, conveyances, adverse claims and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had, and subject to any statutory rights of redemption not otherwise waived in the Deed of Trust, including the rights of redemption of any governmental agency, state or federal, which have not been waived by such governmental agency, and matters that take priority over the Deed of Trust which an accurate survey of the Property might disclose.

The Property is to be sold AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS TO BE SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE. Successor Trustee will make no covenant of seisin or warranty of title, express or implied, and will sell and convey his interest in the Property by Successor Trustee's Deed as Successor Trustee only.

The right is reserved to adjourn the day of sale to another day and time certain, without further publication and in accordance with law, upon announcement of said adjournment on the day and time and place of sale set forth above, to sell the Property with or without division if the

Property consists of more than one tract or parcel, and to sell to the second highest bidder in the event the highest bidder does not comply with the terms of the sale.

/s/ Joseph J. Jensen
Joseph J. Jensen, Successor Trustee
J3LAW
P. O. Box 682305
Franklin, Tennessee 37068-2305
Tel: 615-905-5777

PUBLICATION DATES:
November 5, 2015
November 12, 2015
November 19, 2015

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
919884813

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:TZ0130010855 LIENFTL
Recvd: 02/08/13 08:46 1 pgs
Fees:12.00 Taxes:0.00
20130208-0013095

Name of Taxpayer LARRY W & LINDA S BRIDGESMITH

Residence 1606B SHACKLEFORD RD
NASHVILLE, TN 37215-3522

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	12/31/2011	XXX-XX-8174	10/22/2012	11/21/2022	14557.27

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

Total $ 14557.27

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

the 31st day of January, 2013.

Signature
for S. HUNT JACKSON

Title
REVENUE OFFICER
(615) 250-5755

25-06-1737

(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

EXH C