FILE NO.: SPS-15-02706

Davidson County DEEDTRS
Recvd: 06/03/16 10:58 7 pgs
Fees:38.00 Taxes:1126.05
20160603-0056146

Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
SPS-15-02706

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
HSBC Bank USA, National Association, as Trustee for People`s Choice Home Loan Securities Corp., People`s Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1	**HSBC Bank USA, National Association, as Trustee for People`s Choice Home Loan Securities Corp., People`s Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1**	**08208029500**
3217 S. Decker Lake Dr. Salt Lake City, UT, 84119	**3217 S. Decker Lake Dr. Salt Lake City, UT, 84119**	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated November 23, 2004 and recorded December 7, 2004, at **Instrument Number 20041207-0145586**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **GLORIA YOUNG AKA GLORIA ANN YOUNG and WALLACE YOUNG** ("Borrower") conveyed to RHONDA C. BUNDY, Trustee, certain real property as described below (the "Property") to secure the payment of a certain indebtedness described in the Deed of Trust including, without limitation, that evidenced by a certain promissory note executed on November 23, 2004, (the "Note"), which obligation is presently held by **HSBC Bank USA, National Association, as Trustee for People`s Choice Home Loan Securities Corp., People`s Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1**; and

WHEREAS, demand was made for the payment of the Note secured by the Deed of Trust referenced above, the payment of which was in default, and the obligation secured by the Deed of Trust referenced above was declared due and payable as provided in the Note and Deed of Trust, but the obligation was not paid; and

WHEREAS, Lender, the holder of the Note evidenced by the Deed of Trust, demanded that the Property be advertised and sold in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, was duly appointed as Substitute Trustee in the place and stead of RHONDA C. BUNDY, said appointment being set forth in **Instrument Number 20151026-0108376** in said Register's Office; and

WHEREAS, the Substitute Trustee caused a diligent search of the military records for each known Borrower in compliance with the Service Members Civil Relief Act, and as such the foreclosure of this property is not subject to the provisions of 50 U.S.C. § 501, et seq.; and

WHEREAS, the Substitute Trustee caused a diligent search of the bankruptcy records for each known Borrower and determined that Substitute Trustee was not subject to an automatic stay in bankruptcy both at the time foreclosure proceedings commenced and the time the Property was sold; and

WHEREAS, the Substitute Trustee caused notice to be published as provided for under T.C.A. §35-5-104 and as provided in the Deed of Trust and Note in The Tennessee Tribune that the Property would be sold on May 26, 2016, at 10:00 AM at the Davidson County Historic Courthouse, located in Nashville, Tennessee, such advertisement appearing in said newspaper on April 28, 2016, May 5, 2016, May 12, 2016, a copy of such notice was sent to the parties required under T.C.A. § 35-5-101(e) prior to the first publication date written above, and following such notice the default was not cured; and

WHEREAS, on May 26, 2016, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **HSBC Bank USA, National Association, as Trustee for People`s Choice Home Loan Securities Corp., People`s Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1** at the price of **Three Hundred Four Thousand Three Hundred Thirty-Eight and 57/100 ($304,338.57)** this being the highest, last and best bid.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of Three Hundred Four Thousand Three Hundred Thirty-Eight and 57/100 ($304,338.57) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **HSBC Bank USA, National Association, as Trustee for People`s Choice Home Loan Securities Corp., People`s Choice Home Loan Securities Trust Series 2005-1, Mortgage-Backed Notes, Series 2005-1** ("Grantee"), its successors and assigns, all of its right, title and interest in and to the Property, including without limitation, the following described real estate and improvements located thereon, but no further or otherwise, located in Davidson County, Tennessee, and more particularly described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 5, BLOCK C ON THE MAP OF EASTWOOD ADDITION, AS OF RECORD IN BOOK 332, PAGE 63, REGISTER`S OFFICE FOR SAID COUNTY.

The source of title is recorded at Book 11696 Page 105, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 946 SEYMOUR AVENUE, NASHVILLE, TN 37206.

To have and to hold the aforesaid real estate, together with all improvements thereon, free from any equity of redemption, statutory right of redemption, spouse's elective share, homestead, dower, courtesy and all other exemptions, as provided in, but only to the extent provided in, said Deed of Trust.

Said sale will be subject to any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; applicable covenants, restrictions, building setbacks, easements, and to all conditions as shown with respect to the aforementioned Property in the Register's Office of Davidson County, Tennessee; any governmental zoning and subdivision ordinances or regulations in effect thereon; the accuracy of the Index Book of the said Register's Office; any right of redemption as provided for in 26 U.S.C. § 7425(d), which the Internal Revenue Service may have with respect to the Federal tax lien attached hereto, taking into account the fact that the Internal Revenue Service has been notified of the foreclosure sale pursuant to 26 U.S.C. § 7425(c); and any other matters which an accurate survey of the Property might disclose.

The Property is conveyed AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

WITNESS the signature of the Substitute Trustee this ___ day of MAY 2 7 2016, 20___.

Rubin Lublin TN, PLLC

Printed Name: Victor Kang

Title: Member, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Courtni Diggins, of the state and county aforesaid, personally appeared , Victor Kang, member of Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself/herself to be a Member of Rubin Lublin, LLC, a Limited Liability Company, and that he/she as such officer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the Limited Liability Company by himself/herself as such officer.

WITNESS my hand and seal at office in Peachtree Corners, GA, _____, this ___ day of MAY 2 7 2016, 20___.

Courtni Diggins
Notary Public

My commission expires:

Nov 15, 2019

COURTNI DIGGINS NOTARY PUBLIC EXPIRES GEORGIA Nov. 15, 2019 DEKALB COUNTY

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $304,338.57.

WITNESS my hand this ___ day of MAY 2 7 2016, 20___.

Printed Name: Victor Kang

Title: Member, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC as Trustee/Agent

Sworn to and subscribed
before me this ___ day of MAY 2 7 2016, 20___.

Courtni Diggins
Notary Public

My commission expires:

Nov 15, 2019

COURTNI DIGGINS NOTARY PUBLIC EXPIRES GEORGIA Nov. 15, 2019 DEKALB COUNTY

Exhibit
"A"

RUBIN LUBLIN TN, PLLC

Attorneys and Counselors at Law
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
TEL (877) 813-0992
FAX (404) 601-5846

COPY

April 19, 2016

Internal Revenue Service
801 Broadway
MDP53
Nashville, TN 37203

Re: Notice of Federal Tax Lien/Consent to Sell

File Number	**15-02706**
Lender's Loan No.	**XXXXXX3756**
Name Per Client:	**GLORIA YOUNG, WALLACE YOUNG**
SSN:	**XXX-XX-3283, XXX-XX-4631**
Property Address:	**946 SEYMOUR AVENUE, NASHVILLE, TN 37206**

Dear Sir or Madam:

Please file stamp one of the copies of the Notice of Federal Tax Lien and return to my office in the envelope provided. Our office will need a file stamped copy of the notice showing receipt of the document by the Internal Revenue Service.

Sincerely,

RUBIN LUBLIN TN, PLLC

By: _____

INTERNAL REVENUE SERVICE
ADVISORY
NASHVILLE, TN 37203-3811

APR 20 2016

RECEIVED
TIME

RUBIN LUBLIN TN, PLLC

ATTORNEYS AND COUNSELORS AT LAW
119 S. MAIN STREET, SUITE 500
MEMPHIS, TN 38103
TEL (877) 813-0992
FAX (404) 601-5846

April 19, 2016

Internal Revenue Service
801 Broadway
MDP53
Nashville, TN 37203

Re: Notice of Federal Tax Lien/Consent to Sell

Case Number:	**SPS-15-02706-3**
Name Per Client:	**GLORIA YOUNG, WALLACE YOUNG**
SSN:	**XXX-XX-3283, XXX-XX-4631**
Property Address:	**946 SEYMOUR AVENUE, NASHVILLE, TN 37206**

Dear Sir or Madam:

I am writing to advise you that Select Portfolio Servicing, Inc. has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on May 26, 2016. Enclosed is a copy of the Notice of Sale which is being published in the Davidson County legal newspaper. The recording information for the Security Instrument and subsequent assignments, as well as the terms of sale and additional information, can be found in this notice.

The title search of the Davidson County records indicates that federal tax lien(s) has/have been filed against certain parties thought to be the owners of the subject property. As required by law, we have attached a copy of the specific federal tax lien(s) found. We are not certain but believe that the parties named in the federal tax lien are the same as the above-referenced borrowers' Social Security Numbers, ending in GLORIA YOUNG - XXX-XX-3283 and WALLACE YOUNG - XXX-XX-4631, or other predecessors in title.

The unpaid principal balance of the loan against the above-referenced property is approximately $219,130.49. Interest through the sale date is approximately $500.00. Costs associated with the sale should be approximately $590.00 and the attorney fees will range from $900.00 to the maximum allowable by law.

If you should have any questions about this matter, please do not hesitate to contact this office at (877) 813-0992.

Sincerely,

RUBIN LUBLIN TN, PLLC

By: _____

3592

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

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #5
Lien Unit Phone: (800) 829-3903

Serial Number
645269810

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:T20100024782 LIENFTL
Recvd: 04/26/10 15:14 1 pgs
Fees:12.00 Taxes:0.00
20100426-0031565

Name of Taxpayer WALLACE E YOUNG

Residence
913 DELMAS AVE
NASHVILLE, TN 37216-3618

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	12/31/2006	XXX-XX-4631	06/04/2007	07/04/2017	4543.90
1040	12/31/2007	XXX-XX-4631	06/02/2008	07/02/2018	6434.25
1040	12/31/2008	XXX-XX-4631	06/01/2009	07/01/2019	9826.27

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

Total $ 20804.42

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

the 15th day of April, 2010.

Signature R. A. Mitchell
for THERESA HARLEY

Title
ACS
(800) 829-3903

25-00-0008

(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

True Copy Certification

I, Victor Kang, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Signature

State of Georgia

County of Gwinnett

Personally appeared before me, Courtni Diggins, a Notary Public for this county and state, Victor Kang who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

MAY 27 2016
Date

Notary's Signature

My Commission Expires: November 15, 2019
Notary' Seal (if on paper)

COURTNI DIGGINS NOTARY PUBLIC GEORGIA EXPIRES Nov. 15, 2019 DEKALB COUNTY