Prepared by and Return to:
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
LNC-17-03907

Karen Y Johnson Davidson County
Batch# 159538 DEEDTRS
11/14/2018 03:39:30 PM 9 pgs
Fees: $48.00 Taxes: $1,057.35
20181114-0112399

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
LAKEVIEW LOAN SERVICING LLC	LAKEVIEW LOAN SERVICING LLC	00900012900
3637 Sentara Way Virginia Beach, VA 23452	3637 Sentara Way Virginia Beach, VA 23452	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated October 7, 2016 and recorded October 10, 2016, at **Instrument Number 20161010-0106700**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **SHERMANE STUART AKA SHERMANE ANTOINETTE STUART** ("Borrower") conveyed to PREMIER ESCROW, LLC, 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 October 7, 2016, (the "Note"), which obligation is presently held by **LAKEVIEW LOAN SERVICING LLC**; 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 PREMIER ESCROW, LLC, said appointment being set forth in **Instrument Number 20171218-0128843** 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 November 8, 2018, at 10:00 AM at the Davidson County Historic Courthouse, located in Nashville, Tennessee, such advertisement appearing in said newspaper on October 11, 2018, October 18, 2018, October 25, 2018, 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 November 8, 2018, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **LAKEVIEW LOAN SERVICING LLC** at the price of **Two Hundred Eighty-Five Thousand Seven Hundred Seventy and 00/100 ($285,770.00)** 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 Two Hundred Eighty-Five Thousand Seven Hundred Seventy and 00/100 ($285,770.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **LAKEVIEW LOAN SERVICING LLC** ("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. TRACT 2 ON THE PLAN OF RESUBDIVISION OF THE LEE V. ARMSTRONG ET UX PROPERTY, OF RECORD IN PLAT BOOK 4955, PAGE 20, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

The source of title is recorded at Instrument Number 20161123-0124048, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 7731 RIDGEWOOD RD, GOODLETTSVILLE, TN 37072.

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 13th day of November, 2018.

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, Katherine Rhodes, 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, Georgia, this 13th day of November, 2018.

Notary Public

My commission expires:

April 8, 2022

KATHERINE RHODES NOTARY PUBLIC DEKALB COUNTY EXPIRES GEORGIA APRIL 8, 2022

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $285,770.00.

WITNESS my hand this 13th day of November 2018.

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 13th day of November, 2018.

Notary Public

My commission expires:

April 8, 2022

KATHERINE RHODES NOTARY PUBLIC DEKALB COUNTY EXPIRES GEORGIA APRIL 8, 2022

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

INTERNAL REVENUE SERVICE
ADVISORY
NASHVILLE, TN 37203-3811

OCT 15 2018

October 9, 2018

Internal Revenue Service
801 Broadway
MDP53
Nashville, TN 37203

RECEIVED
TIME
COPY

Re: Notice of Federal Tax Lien/Consent to Sell
File Number 17-03907
Lender's Loan No. XXXXXX2051
Name Per Client: SHERMANE STUART
SSN: XXX-XX-6904
Property Address: 7731 RIDGEWOOD RD, GOODLETTSVILLE, TN 37072

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: Dustin von Wahl

20181114011239

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

October 9, 2018

Internal Revenue Service
801 Broadway
MDP53
Nashville, TN 37203

Re: Notice of Federal Tax Lien/Consent to Sell

Case Number:	**LNC-17-03907-1**
Name Per Client:	**SHERMANE STUART**
SSN:	**XXX-XX-6904**
Property Address:	**7731 RIDGEWOOD RD, GOODLETTSVILLE, TN 37072**

Dear Sir or Madam:

I am writing to advise you that LoanCare, LLC has instituted foreclosure proceedings against the above-referenced property. The sale is scheduled to take place on November 8, 2018. 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 borrower's Social Security Number, ending in SHERMANE STUART - XXX-XX-6904, or other predecessors in title.

The unpaid principal balance of the loan against the above-referenced property is approximately $321,772.00. 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: Justin Ward

20181114011239

11874

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
282420717

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
Batch# 16822 LIENFTL
10/20/2017 08:41:19 AM 1 pg
Fees: $12.00 Taxes: $0.00

20171020-0107401

Name of Taxpayer SHERMANE A STUART

Residence 7731 RIDGEWOOD RD
GOODLETTSVLLE, TN 37072-9458

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	12/31/2015	XXX-XX-6904	11/14/2016	12/14/2026	37574.54

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

Total $ 37574.54

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

the 13th day of October, 2017.

Signature Joan Flach
for S. MCGUIGAN

Title ACS SBSE 25-00-0008
(800) 829-3903

(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

201811140112399

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 7, 2016, executed by SHERMANE STUART, conveying certain real property therein described to PREMIER ESCROW, LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded October 10, 2016, at Instrument Number 20161010-0106700; and
WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to LAKEVIEW LOAN SERVICING LLC who is now the owner of said debt; and
WHEREAS, the undersigned,Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **November 8, 2018** at 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit:

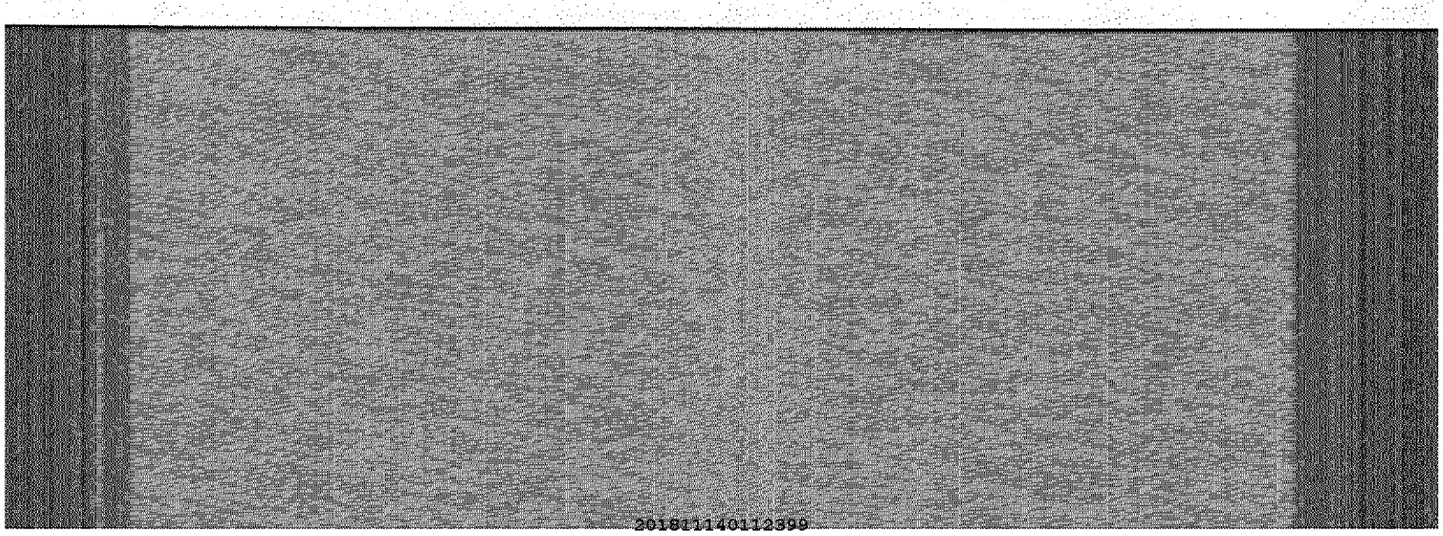
LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. TRACT 2 ON THE PLAN OF RESUBDIVISION OF THE LEE V. ARMSTRONG ET UX PROPERTY, OF RECORD IN PLAT BOOK 4955, PAGE 20, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION THEREOF.

Parcel ID: 00900012900

PROPERTY ADDRESS: The street address of the property is believed to be **7731 RIDGEWOOD RD, GOODLETTSVILLE, TN 37072**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.
CURRENT OWNER(S): SHERMANE STUART
OTHER INTERESTED PARTIES:

CAPITAL ONE BANK (USA), N.A., EDITH STUART, Internal Revenue Service (TN), MIYEON BAEK, UNITED STATES DEPARTMENT OF THE TREASURY, UNITED STATES FEDERAL RESERVE AUTOMATED CLEARING HOUSE BANKING SYSTEMS, WORLDWIDE ASSET PURCHASING II, LLC

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication,



upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

In addition this sale shall be subject to the right of redemption by the UNITED STATES OF AMERICA, pursuant to 26 U.S.C. 7425(d)(1) by reason of the following tax lien(s) of record in: Instrument Number 20171020-0107401. Notice of the sale has been given to the UNITED STATES OF AMERICA in accordance with 26 U.S.C. 7425(b).

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
rubinlublin.com/property-listing
Tel: (877) 813-0992
Fax: (404) 601-5846

TRUE COPY CERTIFICATION

I, Jeff Horn, 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, Heather Sanford, a notary public for this county and state, Jeff Horn, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

11/14/18
Date

Notary's Signature

My Commission Expires:
Notary's Seal (if on paper)

HEATHER SANFORD NOTARY PUBLIC GWINNETT COUNTY EXPIRES GEORGIA AUG. 22, 2022

20181114011239