

SEVENTH CIRCUIT COURT OF DAVIDSON COUNTY, TENNESSEE

FILED

IN THE ESTATE OF:

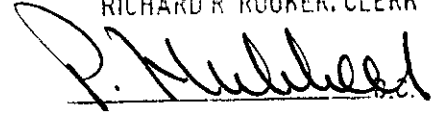
2009 OCT -6 PM 3:28

STEVEN L. MCNAIR

No. 09P1084

RICHARD R ROOKER, CLERK

JONULA MECHELLE MCNAIR
2430 BEAR ROAD
NASHVILLE, TN 37215



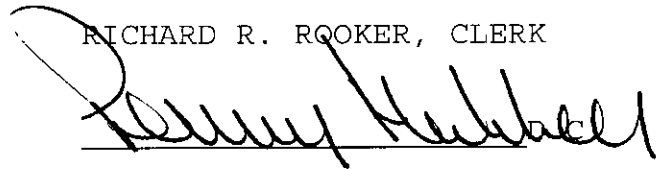
NOTICE OF CLAIM FILED

Pursuant to Tennessee Code Annotated 30-2-313(a), you are hereby notified that the following claim has been filed in this office against this estate:

| | | |
|--------------------------|-------------|------------------|
| Claimant: | Amount: | Date Filed: |
| OLD HICKORY CREDIT UNION | \$43,008.66 | October 06, 2009 |

Exceptions to Claims must be written and filed in triplicate. Please contact your attorney for legal information.

RICHARD R. ROOKER, CLERK



In the Seventh Circuit Court of Davidson County, Tennessee
(Probate Division)

FILED

2009 OCT -6 PM 3:17

RICHARD R. ROOKER, CLERK

CLAIM FORM

To file a claim you must:

1. Submit this notarized affidavit and two (2) copies.
2. Submit evidence to support the claim, plus two (2) copies (statement, open account vouchers, etc.).
3. Submit a check payable to CIRCUIT COURT CLERK in the amount of \$11.00 and return to CIRCUIT COURT CLERK, Probate Division, 1 Public Square, Room 303, P.O. Box 196300, Nashville, TN, 37219-6300.

OLD HICKORY CREDIT UNION
Creditor

Claim against the estate of:

1000 INDUSTRIAL ROAD / P O BOX 431
Address

STEVE MCNAIR

OLD HICKORY, TN 37138-0431
City, State, Zip

Docket Number 09P-1084

| Date | Item & Nature of Claim | Amount | Credit | Unpaid Balance |
|---------|---------------------------------|--------------|---------|----------------|
| 10/5/09 | LOAN FOR 2007 CADILLAC ESCALADE | \$ 40,448.66 | \$ 0.00 | \$ 40,448.66 |
| 10/5/09 | TOWING AND STORAGE FEES | \$ 560.00 | \$ 0.00 | \$ 560.00 |
| 10/5/09 | ATTORNEY FEES | \$ 2,000.00 | \$ 0.00 | \$ 2,000.00 |
| | | \$ | \$ | \$ |
| | | \$ | \$ | \$ |

THE TOTAL AMOUNT OF THIS CLAIM IS \$ 43,008.66

I (or we) make oath that the above claim is a correct, just and valid obligation of the estate of STEVE MCNAIR deceased, that neither the undersigned, nor any person in my or our behalf has received payment therefor, in whole or in part, except as is credited above, and no security has been received therefor, except as stated above.

This 5th day of October, 2009.

[Signature]
Creditor's Signature

Sworn to and subscribed before me this 5th day of October, 2009.

RICHARD R. ROOKER, Clerk

L. GINO MARCHETTI, JR.
Attorney for Creditor

2908 POSTON AVE
Address

NASHVILLE, TN 37203

615-320-3225
Phone

By: _____ D.C.

Notary Public
AT LARGE
DAVIDSON COUNTY, TN

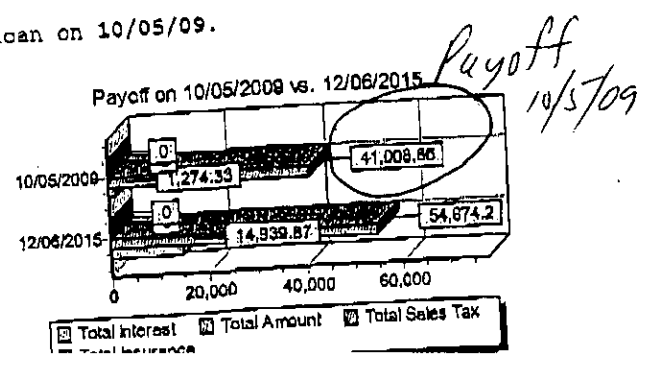
My Commission Expires 25/10

0000068597 MCNAIR, STEVE L Loan 01: 2007 CADILLAC ESCALADE Payoff

10/05/2009

A payment of \$41,008.66 is required to pay off this loan on 10/05/09.

Principal Balance: 39,697.82
 Interest Type: Daily
 Interest Rate: 9.900
 Interest Due: 1,274.33
 One Day's Interest: 10.7674
 Due Date: 07/06/2009
 Amount Past Due by Payoff Date: 2,190.72
 Past Due Payment Count: 3
 Late Charge Due: 36.51



**INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

Dealer Number _____ Contract Number _____

| | | |
|--|---|--|
| Buyer Name and Address (Including County and Zip Code) STEVE MCNAIR 2719 JEFFERSON ST #E Nashville TN 37208 | Co-Buyer Name and Address (Including County and Zip Code) SAHEL KAZEMI | Creditor-Seller (Name and Address) Quick and Wiser Auto Sales 1181 W Main St Hendersonville TN 37075 |
|--|---|--|

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

| New/Used | Year | Make and Model | Vehicle Identification Number | Primary Use For Which Purchased |
|----------|------|-------------------|-------------------------------|---|
| Used | 07 | Cadillac ESCALADE | 1GYEC63837R414911 | <input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural |

| FEDERAL TRUTH-IN-LENDING DISCLOSURES | | | | |
|---|---|--|---|---|
| ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. | FINANCE CHARGE The dollar amount the credit will cost you. | Amount Financed The amount of credit provided to you or on your behalf. | Total of Payments The amount you will have paid after you have made all payments as scheduled. | Total Sale Price The total cost of your purchase on credit, including your down payment of |
| 9.9000 % | \$ 13052.28 | \$ 38525.00 | \$ 52577.28 | \$ 3000.00 is \$ 55577.28 |

Your Payment Schedule Will Be:

| Number of Payments | Amount of Payments | When Payments Are Due |
|--------------------|--------------------|------------------------------|
| 72 | 730.24 | Monthly beginning 08/06/2009 |

Or As Follows:

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 1.00 or 5 % of the part of the payment that is late, whichever is greater.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

| | |
|--|-----------------|
| 1 Cash Price (Including \$ 2913.31 sales tax) | \$ 41415.50 (1) |
| 2 Total Downpayment = | |
| Trade-in (Year) (Make) (Model) | |
| Gross Trade-in Allowance | \$ 0.00 |
| Less Pay Off Made By Seller | \$ 0.00 |
| Equals Net Trade In | \$ 0.00 |
| + Cash | \$ 3000.00 |
| + Other | \$ N/A |
| (If total downpayment is negative, enter "0" and see 4f below) | \$ 3000.00 (2) |
| 3 Unpaid Balance of Cash Price (1 minus 2) | \$ 38415.50 (3) |
| 4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts): | |
| A Cost of Optional Credit Insurance Paid to Insurance Company or Companies: | |
| Life \$ N/A | \$ N/A |
| Disability \$ N/A | \$ |
| B Vendor's Single Interest Insurance Paid to Insurance Company | \$ N/A |
| C Other Optional Insurance Paid to Insurance Company or Companies | \$ N/A |
| D Optional Gap Contract G.A.P. | \$ 750.00 |
| E Official Fees Paid to Government Agencies | \$ |

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both

Credit Disability (Buyer Only)

Premium:

Credit Life \$ _____

Credit Disability \$ _____

Insurance Company Name _____

Home Office Address _____

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

Type of Insurance _____ Term _____

Premium \$ _____

Insurance Company Name _____

Home Office Address _____

| | | | |
|---|---|----|--------------|
| F | Government Taxes Not Included in Cash Price | \$ | N/A |
| G | Government License and/or Registration Fees | \$ | 160.50 |
| H | Government Certificate of Title Fees | \$ | N/A |
| I | Other Charges (Seller must identify who is paid and describe purpose) | | |
| | to _____ for Prior Credit or Lease Balance | \$ | |
| | to _____ for _____ | \$ | |
| | to Seller for Documentary Fee | \$ | 199.00 |
| | to _____ for _____ | \$ | |
| | to _____ for _____ | \$ | |
| | to _____ for _____ | \$ | |
| | Total Other Charges and Amounts Paid to Others on Your Behalf | \$ | 3862.31 (4) |
| 5 | Amount Financed (3 + 4) | \$ | 39525.00 (5) |

| | |
|---|--------------------|
| Type of Insurance | Term |
| Premium \$ | |
| Insurance Company Name | |
| Home Office Address | |
| Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost. | |
| I want the insurance checked above. | |
| <input checked="" type="checkbox"/> | Buyer Signature |
| | Date |
| <input checked="" type="checkbox"/> | Co-Buyer Signature |
| | Date |
| THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE. WITHOUT SUCH INSURANCE YOU MAY NOT OPERATE THIS VEHICLE ON PUBLIC HIGHWAYS. | |
| <input checked="" type="checkbox"/> | Buyer Signature |
| <input checked="" type="checkbox"/> | Co-Buyer Signature |

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. Gap Name of Gap Contract

I want to buy a gap contract.

Buyer Signs _____

VENDOR'S SINGLE INTEREST INSURANCE (VSI Insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ _____ and is also shown in item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Returned Check Charge: You agree to pay a charge of \$ 30.00 if any check you give to us is dishonored.

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before _____ Year _____ SELLER'S INITIALS _____

NO COOLING OFF PERIOD
 State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs _____ Co-Buyer Signs _____
 If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
 See back for other important agreements.

NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.
 Buyer Signs _____ Date 05/07/2009 Co-Buyer Signs _____ Date _____

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here
 Seller signs Quick-Husar Auto Sales Date 5/7/09 Address By X BJ Sanford Title AM

Seller assigns its interest in this contract to **OLD HICKORY CREDIT UNION** (Assignee) under the terms of Seller's agreement(s) with Assignor.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller Quick-Husar Auto Sales By BJ Sanford Title AM

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**
You give us a security interest in:
 - The vehicle and all parts or goods installed in it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.
 This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle.
- d. **Insurance you must have on the vehicle.** You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.
 The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** If we hire an attorney to collect what you owe, you will pay the attorney's fee and court costs as the law allows. You will also pay any collection costs we incur as the law allows.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device, you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you at your expense. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.
- g. **What we may do about optional insurance, maintenance, service or other contracts.** This contract may contain charges for optional insurance, maintenance, service or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain!

insurance you must have for the vehicle.
 You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the cost of the insurance and a finance charge at the Annual Percentage Rate shown on the front of this contract.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service or other contract charges.** If we get a refund of insurance, maintenance, service or other contract charges, you agree that we may subtract the refund from what you owe.

service or other contracts. If we demand that you pay all you owe at once and we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

6. Applicable Law

Federal law and the law of the state of Tennessee apply to this contract.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only if the "personal, family or household" box in the "Primary Use for Which Purchased" section of this contract is checked. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Copy

| | | | | | |
|--|--------------|--------------|--------------|-----------------|--------------------------|
| VEHICLE IDENTIFICATION NUMBER 1GYKCG3837R414911 | YEAR 2007 | MAKE CADI | MODEL RSC | BODY TYPE UT | TITLE NUMBER 79394974 |
|--|--------------|--------------|--------------|-----------------|--------------------------|

DATE OF FIRST SECURITY INTEREST 05-07-2009
 FIRST LIENHOLDER CODE 70451
 OLD HICKORY CREDIT UNION
 PO BOX 431
 OLD HICKORY TN 37138 0431
 FIRST LIEN RELEASED BY

SIGNATURE _____ RELEASE DATE _____

OLD HICKORY CREDIT UNION
 PO BOX 431
 OLD HICKORY TN 37138 0431

STATE OF TENNESSEE
 DEPARTMENT OF SAFETY

STATE OF TENNESSEE

VERIFY THE AUTHENTICITY OF THIS MULTITONE DOCUMENT BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

CERTIFICATE OF TITLE

| | | | | | |
|--|---------------------------|------------------|----------------------|-----------------|--------------------------|
| VEHICLE IDENTIFICATION NUMBER 1GYKCG3837R414911 | YEAR 2007 | MAKE CADI | MODEL RSC | BODY TYPE UT | TITLE NUMBER 79394974 |
| NEW USED DEMO X | PREV TITLE NO 98842936 | PREV STATE TN | SALES TAX 2717.21 | CO 19 | ODOMETER 32730 |

PREV OTHER TITLE ST: _____ REMARKS
 DATE TITLE ISSUED 5-22-2009 ACTUAL MILEAGE
 DATE VEHICLE ACQUIRED 5-7-2009

STEVE MCNAIR OR
 SAHRI KAZKMI
 2719 JEFFERSON ST E
 NASHVILLE TN 37208

SATISFACTORY PROOF OF OWNERSHIP HAVING BEEN
 SUBMITTED UNDER TENNESSEE CODE ANNOTATED
 55-3-101, TITLE TO THE MOTOR VEHICLE DESCRIBED
 ABOVE IS VESTED IN THE OWNERS NAME HEREIN.
 THIS OFFICIAL CERTIFICATE OF TITLE IS ISSUED
 FOR SAID MOTOR VEHICLE.

FIRST LIEN RELEASED BY _____

SIGNATURE _____ RELEASE DATE _____

DATE OF FIRST SECURITY INTEREST 05-07-2009
 FIRST LIENHOLDER CODE 70451
 OLD HICKORY CREDIT UNION
 PO BOX 431
 OLD HICKORY TN 37138 0431

8038732

THE ORIGINAL DOCUMENT HAS A WHITE REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO SEE THE MARK.

STATE OF TENNESSEE