Legals

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has occurred in the performance of the of a Deed of Trust dated December 9, 2021, executed by DONALD E. BRANDT and YVETTE PELSER A/K/A YVETTE PELSE conveying certain real property therein de-scribed to BANKERS TITLE & ES-CROW CORPORATION, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded December 20, 2021, at Instrument Number 20211220-0167673; and WHERE-AS, the beneficial interest of said Deed of Trust was last transferred and assigned to Civic Real Estate Holdings III, 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 Periotor's 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 Substi-tute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on September 11, 2025 at 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennes-see, proceed to sell at public outsee, 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: BEING LAND IN
DAVIDSON COUNTY, TENNESSEE,
BEING UNIT NO. 305, OF ILLUME,
A CONDOMINUM DEVELOPMENT
ESTABLISHED BURSHANT TO ESTABLISHED PURSUANT TO THE PROVISION OF THE TENNES-SEE HORIZONTAL PROPERTY ACT AS THE SAME IS SET OUT IN SECTION 66-27-101, ET SEQ. OF THE TENNESSEE CODE AN-NOTATED UNDER THE DECLARA-TION ESTABLISHING ILLUME OF RECORD IN INSTRUMENT NUM-BER 20191113-0117091, AMENDED IN INSTRUMENT NO. 20200127-0009640 IN THE REGISTER'S OF-TENNESSEE, AND SUBJECT TO THE PROVISIONS AND REQUIREMENTS THEREOF, AND THE BY-LAWS FOR THE ADMINISTRATION THEREOF AND ALL EASEMENTS. THEREOF, AND ALL EASEMENTS, RIGHTS, AND INTEREST IN FAVOR OF OTHER UNIT OWNERS, AND ALL SEWER, WATER, ELECTRI-CAL, TELEPHONE, AND OTHER UTILITY EASEMENTS NOW OR HEREAFTER ESTABLISHED OVER, THROUGH, OR UPON THE LAND EMBRACING THE REGIME AND BUILDINGS THEREOF; SAID UNIT BEING DEPICTED ON EXHIB-IT "B-2" TO SAID DECLARATION; TOGETHER WITH A PERCENTAGE INTEREST IN THE COMMON ELE-MENTS AND VOTING PERCENT-AGE AS SET FORTH IN EXHIBIT D
TO SAID DECLARATION. BEING THE SAME PROPERTY CONVEYED TO DONALD BRANDT AND YVETTE PELSER HUSBAND AND WIFE BY QUITCLAIM DEED FROM DONALD E. BRANDT OF RECORD IN INSTRUMENT NO. 20211220-0167672, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 105 02 1Q 305.00 PROP-ERTY ADDRESS: The street address of the property is believed to be 920 SOUTH ST, APT 305, NASH-VILLE, TN 37203. 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): DONALD E. BRANDT, YVETTE PELSER A/K/A YVETTE PELSE OTHER INTERESTED PAR-TIES: MACK PHILLIPS 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 dis-close. 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 express ly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and con-vey only as Substitute Trustee. The Property is sold as is, where is, without representations or warran-ties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFOR-MATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 Ad #256889 2025-07-31 2025-08-07

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 09/18/2025 on or about 11:00 AM, at the Front Entrance , The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, Davidson County, Tennessee, conducted by the Substitute Trustee as identified and set for the herein below, pursuant to Deed of Trust executed by ANGELA J. PATTERSON-HOUSTON, UNMARRIED, to DAVID B. HERBERT OF ORTALE, KELLEY, HERBERT & CRAWFORD, Trustee, and recorded on 03/09/2004 as Instrument No. 20040309-0027069,in the real property records of David-

2025-08-14

son County Register's Office, Tennessee. Owner of Debt: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2005-RP3 The following real estate located in Davidson County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of records: LAND IN DAVIDSON COUNTY, TEN-NESSEE, BEING LOT NO. 21 ON THE PLAN OF PEERMAN HEIGHTS OF RECORD IN BOOK 2133, PAGE 3, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID LOT NO. 21 FRONTS 125 FEET ON THE WESTERLY SIDE OF TAM-MANY DRIVE AND RUNS BACK BE-TWEEN LINES MEASURING 156.5 FEET ON THE NORTHERLY LINE AND 163 FEET ON THE SOUTH-ERLY LINE TO A DEAD LINE IN THE REAR, ON WHICH IT MEASURES 125.1 FEET. BEING THE SAME PROPERTY CONVEYED TO ANGE-LA J. PATTERSON-HOUSTON, UN-MARRIED BY WARRANTY DEED FROM ERIC D. LONG AND KRISTIE L. LONG OF RECORD AS INSTRU-MENT NO. 20040309-0027068 REGISTER'S OFFICE FOR DAVID-SON COUNTY, TENNESSEE. Tax ID: 072 16 0 102.00 / 07216010200 / 00 72 16 102.00 R 000 / 072-16-102 / MAP 72-16 PARCEL 102 Current Owner(s) of Property: ANGELA J. PATTERSON-HOUSTON, UNMAR-RIED The street address of the above described property is be-lieved to be 1604 TAMMANY DRIVE, NASHVILLE, TN 37206, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSES-SION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FUR-THER PUBLICATION, UPON AN-NOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE. OTHER INTER-ESTED PARTIES: SPENCER ROL-LINS; CLINT E. NEWMAN, D.D.S.; RAC ACCEPTANCE #6416; DON KENNEDY ROOFING CO., INC.; CREDIT ACCEPTANCE CORPO-RATION If applicable, the notice requirements of Tenn. Code Ann. 35-5-101 have been met. All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the undersigned will sell and convey only as Substitute Trustee. If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them, and the Sale will be subject to the applicable governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and Tenn. Code Ann. §67-1-1433. This property is being sold with the express reservation that the sale is subject to confirma-tion by the lender or trustee. For additional sale information visit: https://www.tnforeclosurenotices. comTrustee File No. 2025-00127-TN Western Progressive - Tennessee, Inc., Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TŇ 37203-1312 SALE INFORMA-TION: Sales Line: (866) 960-8299 Website:https://www.altisource. com/loginpage.aspx Ad #258054 2025-08-14 2025-08-21

has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 6, 2015, executed by JUDY CAROL CALDWELL conveying certain real property therein described to JOSEPH B. PITT, JR., as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded May 14, 2015, at Instrument Number 20150514-0044157; and WHEREAS the beneficial interest of said Deed of Trust was last transferred and assigned to NewRez LLC d/b/a Shellpoint Mortgage Servicing who is ow 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, THERE-FORE, 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 September 18, 2025 at 11:00 AM at the David-son County Historic Courthouse, One Public Square, Nashville, TN 37201, proceed to sell at public outcry to the highest and best bidder cry to the highest and best bloder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit: THE FOLLOWING DESCRIBED PROPERTY: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING TRACTS 13 AND 19 ON A SUBVEY OF A TRACT OF E.W.

A SURVEY OF A TRACT OF E. W.

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default

THOMPSON LANDS IN THE 14TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, MADE BY LOUIS R. MEFFORD, JR., SOUTH-EAST ENGINEERING ASSOC., DATED SEPTEMBER 28, 1967, AND REVISED APRIL 18, 1968, AS FOLLOWS: TRACT NO. 13: TRACT NO. 13 FRONTS 147.87 FEET ON NO. 13 FRONTS 147.87 FEET ON THE SOUTHERLY SIDE OF RIDGE HILL DRIVE AND RUNS BACK ON THE WESTERLY LINE WITH THE EASTERLY MARGIN OF TRACT NO. 14, 960.89 FEET AND ON THE EASTERLY LINE, WHICH IS A BRO-KEN LINE WITH THE DIVIDING LINE BETWEEN TRACTS 13, 19, 12 AND AN UNNUMBERED PARCEL, A TOTAL OF 988.91 FEET, AND CONTAINING 5.32 ACRES, MORE OR LESS. TRACT NO. 19: TRACT NO. 19 IS TRIANGULAR IN SHAPE AND FRONTS 766.37 FEET ON THE SOUTHERLY SIDE OF RIDGE HILL DRIVE AND RUNS BACK ON THE WESTERLY LINE WITH THE EAST-ERLY MARGIN OF TRACT NO. 13, 368.61 FEET TO AN IRON PIN AND ON THE SOUTHERLY LINE, WITH THE NORTHERLY MARGIN OF TRACT NO. 12, 666.08 FEET TO AN IRON PIN AND CONTAINING 3.44 ACRES, MORE OR LESS. ALSO, LAND IN DAVIDSON COUNTY, TEN-NESSEE, BEING PART OF TRACT NO. 12 ON A SURVEY OF A TRACT OF E. W. THOMPSON LANDS IN THE 14TH CIVIL DISTRICT OF DA-VIDSON COUNTY, TENNESSEE MADE BY LOUIS R. MEFFORD, JR., SOUTHEAST ENGINEERING AS-SOCIATES, DATED SEPTEMBER 19, 1967, AND REVISED APRIL 18, 1968, AND SPECIFICALLY SHOWN IN OFF SET DETAIL ON SURVEY IDENTIFIED AS SUBDIVISION NO. 67-135 G NOT OF RECORD GARY R. CUMMINGS, REGIS-RED LAND SURVEY AS FOL-LOWS: BEGINNING AT A POINT ON THE WESTERLY MARGIN OF SAID TRACT NO. 12, 129.9 FEET SOUTH-ERLY FROM THE NORTHWEST CORNER OF SAID TRACT NO. 12; DIANNING THENCE S. 99 DECREES **RUNNING THENCE S. 88 DEGREES** 00° E 25 FEET TO AN IRON PIN; THENCE N. 2 DEGREES 00° E 10 FEET TO AN IRON PIN; THENCE N. 88 DEGREES 00° W 25 FEET, TO AN IRON PIN ON THE WEST-ERLY BOUNDARY OF TRACT NO. 12; THENCE ALONG SAID WEST-ERLY BOUNDARY S 2 DEGREES 00' W 10 FEET TO THE POINT OF BEGINNING. BEING THE SAME PARCEL CONVEYED TO JUDY CAROL CALDWELL FROM JOHN C. CALDWELL, JR., BY VIRTUE OF A DEED DATED 4/24/1996, RE-CORDED 4/30/1996, IN DEED BOOK 10032, PAGE 496, AS INSTRUMENT NO. 0176661, COUNTY OF DAVID-SON, STATE OF TENNESSEE. Par-cel ID: 028 00 0 076.00 PROPERTY ADDRESS: The street address of the property is believed to be 5065 RIDGE HILL RD, JOELTON, TN 37080. In the event of any discrep-ancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ES-TATE AND/OR HEIRS AT LAW OF JUDY CAROL CALDWELL , ANNA ISABELLA CALDWELL OTHER INTERESTED PARTIES: JESSICA E. CALDWELL, RACHEL HALL, SARAH J. CARTER A/K/A SARAH CARTER 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 setback 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. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OB-TAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/ property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 Ad #258220

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated December 13, 2019, executed by PETE SUMAMAL and SIVAROM V SUMAMAL A/K/A SIVAROM VANGSRI conveying certain real property therein described to TRANSTAR NATIONAL, INC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded January 21, 2020, at Instrument Number 20200121-0007226; and WHERE-AS, the beneficial interest of said Deed of Trust was last transferred and assigned to NewRez LLC d/b/a Shellpoint Mortgage Servicing 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, THERE-FORE, 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

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duly appointed agent, by virtue of the power, duty and authority vest-ed and imposed upon said Substitute Trustee will, on September 4, 2025 at 10:00 AM at the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN, pro-ceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the followor certified tunds only, the following described property situated in Davidson County, Tennessee, to wit: ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE CITY OF NASHVILLE, COUNTY OF DAVIDSON AND STATE OF TENNESSEE BOUNDED AND DESCRIBED AS FOLLOWS: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 119 ON THE MAP OF SECTION NO. 119 ON THE MAP OF SECTION THREE, GLENCLIFF ESTATES, AS RECORD IN BOOK 1424, PAGE 1, REGISTER'S OFFICE FOR DAVID-SON COUNTY FOR SAID COUNTY. SAID LOT NO. 119 FRONTS 100 FEET ON THE SOUTHERLY SIDE OF LAWNDALE DRIVE AND RUNS BACK 409 FEET ON THE EAST-ERLY LINE AND 230.1 FEET ON THE WESTERLY LINE TO A DEAD LINE MEASURING 225.3 FEET THEREON. BEING THE SAME PROPERTY AS TRANSFERRED BY DEED DATED 05/08/2008, RE-CORDED 05/15/2008, FROM AB-DUL R. AL-TIMIMI, UNMARRIED, TO PETE SUMAMAL, MARRIED, RECORDED AS INSTRUMENT #: 20080515-0049914. Parcel ID: 119 04 0 090.00 PROPERTY ADDRESS: The street address of the property is believed to be 336 LAWNDALE DR, NASHVILLE, TN 37217. 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): PETE SUMAMAL, SIVAROM V SUMAMAL A/K/A SIVAROM VANGSRI OTHER INTERESTED PARTIES: REPUBLIC FINANCE The sale of the above-described property shall be subject to all matters shown 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 prior the control by a five transity or encumbrance. priority created by a fixture filing; and to any matter that an accurate survey of the premises might dis-close. 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 con-vey only as Substitute Trustee. The Property is sold as is, where is, without representations or warran-ties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING

TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 5ilit N, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 Ad #258234 2025-08-07 2025-08-14 2025-08-21

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default WHEREAS, default has occurred in the performance of the covenants, terms and condi-tions of a Deed of Trust dated No-vember 27, 2013, executed by ED-WARD E GAINES conveying certain real property therein described to KERRY WEBB, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennes-see recorded December 5, 2013, at Instrument Number 20131205-0123850; and WHEREAS, the ben-eficial interest of said Deed of Trust was last transferred and assigned to NewRez LLC d/b/a Shellpoint Mortgage Servicing 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 filled for record in the Positoto's 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 Substi-tute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on September 18, 2025 at 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, proceed to sell at public outcry to the highest sen 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: ALL OF THE FOLLOWING PROPERTY IS LOCATED IN THE COUNTY OF DAVIDSON AND STATE OF TENNESSEE: LAND IN THE 15TH, FORMERLY THE 14TH, CIVIL DISTRICT MERLY THE 11TH, CIVIL DISTRICT OF DAVIDSON COUNTY, TENNES-SEE, BEING THE NORTHEAST-ERLY PART OF LOT NO. 5 ON THE PLAN OF MRS. MCGAUGHEY'S SUBDIVISION OF PART OF TRACT NO. 3 OF A.J. MCGAUGHEY'S 2ND HAYSBORO SUBDIVISION, NOT OF RECORD, DESCRIBED. ACCORD-ING TO A SURVEY MADE BY LEW-IS D. JUSTICE, SURVEYOR, SEP-TEMBER 13, 1946, AS FOLLOWS:
BEGINNING ON THE SOUTHERLY
MARGIN OF HAYSBORO AVENUE
AT THE NORTHEAST CORNER
OF THE PROPERTY CONVEYED
OF ABON BORBITT AND WIFE TO AARON BOBBITT AND WIFE, BY DEED FROM MRS. VIOLA D. GOURLEY OF RECORD IN BOOK 1414, PAGE 315, REGISTER'S OF-FICE FOR SAID COUNTY; THENCE WITH SAID AVENUE, EASTWARD-LY 116.5 FEET TO THE CORNER OF LOT NOS. 4 AND 5; THENCE WITH THE LINE BETWEEN SAID TWO LOTS SOUTHWARDLY 180 FEET

TO THE CORNER OF LOT NOS. 5 TO THE CORNER OF LOT NOS. 5
AND 6; THENCE WITH THE LINE
BETWEEN LOTS NOS. 5 AND 6,
SOUTHWESTWARDLY 97.5 FEET
TO THE SOUTHEAST CORNER
OF THE BOBBITT PROPERTY;
THENCE WITH THE EASTERLY LINE OF SAID BOBBITT PROP ERTY, NORTHWESTWARDLY 191 FEET, MORE OR LESS, TO THE BE-GINNING. BEING THE SAME PROP-ERTY CONVEYED TO EDWARD E. GAINES, UNMARRIED, BY WAR-RANTY DEED DATED JULY 25, 2003, FROM HOUSTON R. WIL-SON REVOCABLE LIVING TRUST OF RECORD AS INSTRUMENT 20030728-0105119 IN THE STER'S OFFICE FOR DAVID-SON COUNTY, TENNESSEE. Par-cel ID: 06108002200 PROPERTY ADDRESS: The street address of the property is believed to be 1302 HAYSBORO AVE, NASHVILLE, TN 37216. In the event of any discrep-3/216. 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): EDWARD E GAINES OTHER INTERESTED PARTIES: The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes: any restrictive covenants. 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 dis-close. 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 con-vey only as Substitute Trustee. The Property is sold as is, where is, without representations or warran-ties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFOR-MATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lu-blin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 Ad #258521 2025-08-14 2025-08-21 2025-08-28

NOTICE OF SUBSTITUTE TRUST-EE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 15, 2023, executed by DUANE SMITH and TROKON PAYE convey-

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Legals/Classifieds

CONTINUED FROM PAGE B9

ing certain real property therein described to RACHAEL RUIZ, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded August 30, 2023, at Instrument Number 20230830-0067873; and WHEREAS the beneficial inter-WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to EF MORTGAGE 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 indebt-edness 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 September 11, 2025 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. 4, ON THE PLAN OF ROSE-LAWN, AS OF RECORD IN BOOK 2133, PAGE 1, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TEN-NESSEE, TO WHICH PLAN REF-ERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO DUANE SMITH AN TROKON PAYE BY WARRANTY DEED FROM MUSIC CITY HOLD-INGS, LLC, A TEXAS LIMITED LIABILITY COMPANY DATED AU-GUST 15, 2023 AND FILED OF RECORD IN 202308300067872, REGISTER'S OFFICE FOR DAVID-SON COUNTY, TENNESSEE, ON AUGUST 30, 2023. Parcel ID: 083 03 0 284.00 PROPERTY ADDRESS: The street address of the property is believed to be 317 ROSEBANK AVENUE, NASHVILLE, TN 37206. In the event of any discrepancy be-tween this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): DUANE
SMITH, TROKON PAYE OTHER INTERESTED PARTIES: 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 fur-

ther 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. THIS LAW FIRM IS AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PUR-Rubin Lublin TN, PLLC. Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rlselaw.com/ property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 Ad #258636 2025-08-14 2025-08-21 2025-08-28

KIMBERLY LOWE AND JEFFERY RAINEY vs MELVIN HERNANDEZ RAMIREZ Docket #25C46

In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon MELVIN HERNANDEZ RAMIREZ. It is ordered that said Defendant enter HIM appearance herein with thirty (30) days after July 31st, 2025 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302, Nashville, Tennessee and defend or default will be taken on September 01st , 2025. It is therefore ordered that a copy of the Order be published for four (4) weeks succession in the TENNESSEE TRIBUNE, a newspaper published in Nashville. Attorney for Plantiff; Joseph P. Day, Clerk, David Matthew Rich, July 3rd 2025 Deputy Clerk S. Razoarreola Publish Dates July 24, 31, August 7, 14

AARIAN LASHE POPE vs STE-PHEN GRANT MOSELEY, JR Docket #25D597

In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon STEPHEN GRANT MOSELEY JR. It is ordered that said Defendant enter HIM appearance herein with thirty (30) days after July 31st, 2025 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302, Nashville, Tennessee and defend or default will be taken on September 01st, 2025. It is therefore ordered that a copy of the Order be published for four (4) weeks succes-sion in the TENNESSEE TRIBUNE, a newspaper published in Nashville. Attorney for Plantiff; Joseph P. Day, Clerk, M. Oliver Osemwegie, July 03rd 2025 Deputy Clerk S. Razoarreola Publish Dates July 24, 31, August 7, 14 IN THE CHANCERY COURT FOR WILLIAMSON COUNTY, TENNESSEE AT FRANKLIN KATHRYN GINGLES VERNER,

Plaintiff/Wife, v. NO. 25CV-54582 BENJAMIN DANIEL TURNER, Defendant/Husband. ORDER FOR PUBLICATION

THIS CAUSE came on to be heard on the 18th day of June, 2025 upon KATHRYN GINGLES VERNER's, (hereinafter "Wife"), Motion for Service by Publication. After review of Wife's Motion, arguments from counsel for Wife, and a review of the record as a whole, this Court ORDERS, AD-JUDGES, AND DECREES as follows: Wife has made a diligent, good faith effort to locate BENJAMIN DANIEL TURNER, to no avail so that ordinary service of process cannot be served upon him. Wife's Motion for Service by Publication is hereby granted.

Service of process upon Husband shall issue by publication. Pursuant to Tenn. Code Ann. § 21-1-204, this Order requires BENJAMIN DANIEL TURN-ER to appear before this Court at 9:00

2025 otherwise Kathryn Gingles Verner's Complaint for Divorce filed on April 22, 2025, will be taken as confessed and a default judgment will be entered against Husband for the relief demanded in the Complaint.

3. The parties to this case are as fol-

a. Kathryn Gingles Verner b. Benjamin Daniel Turner

4. A copy of this Order shall be published in The Tennessean for four consecutive weeks

5. The hearing in this cause will occur at the Williamson County Courthouse located at 135 4th Ave. S. Franklin, TN

37064. IT IS SO ORDERED. APPROVED FOR ENTRY: Fort, Holloway & Saylor, LLC /s/ Adam Zanetis ADAM ZANE TIS, BPR No. 30901 517 Cummins Street Franklin, Tennessee Telephone: 615-791-7575 azanetis@fhslegal.com Attorney for Wife Publish Dates July 24, 31, August

SUMMONS State Of South Carolina In The Family Court County Of Pickens 2024-Dr-39-00648

Laurie Pauline Ledford Lopez V. Olyin Leonel Lopez To The Above Named Defendant

YOUR ARE HEREBY SUMMONED and required to answer the Complaint in this action, a copy of which is herewith served upon you and which is filed in the office of the Clerk of this Court, and to serve a copy of your Answer to the Complaint upon the subscribver hereof at PO Box 955, Easley, S.C. 29641, within thirty (30) days after completion of service by publication hereof, exclusive of the date of such service. If you fail to answer the Complaint within that time, the Plaintiff will be awarded judge-ment by default against you for the relief demanded in the Complaint.

David D. Cantrell, Jr., LLC Attorney at Law, P.O. Box 955, Easley, S.C. 29641, Phone: (864) 859-3317: Fax: (864) 859-0980, Dcantrellatty@aol. com, Date: July 15, 2025 Publish Dates July 24, 31, August 7, 14 In The Circuit Court For Wilson County, Tennessee Monica Zarate Gutierrez, Plaintiff, Vs. Docket No: 25dc 34 Jose Gutierrez Alvarez, De-

ORDER FOR PUBLICATION

This cause came to be heard on the 2nd day of May 2025, before the Honorable Clara Byrd, Judge for the Circuit Court for Wilson County, Tennessee, upon the Plaintiff/Wife's motion for publication. Upon statements of counsel and the entire record, the Court finds that the motion is well taken and shall be granted.

It is, therefore, ORDERED, AD-JUDGED AND DECREED that the Plaintiff/Wife shall serve Defendant/ Husband through publication, with the Tennessee Tribune

ENTERED this 2nd day of May, 2025. THE HONORABLE CLARA W. BYRD CIRCUIT COURT JUDGE CERTIFICATE OF SERVICE

I hereby certify that a true and exact copy of the foregoing has been sent via U. S. Mail, postage prepaid, to the Defendant at his last known address

JOSE GUTIERREZ ALVAREZ 1521 Five Oaks Court Lebanon, TN 37087 DATED this 2nd day of May, 2025./s/ Tusca R.S. Alexis TUSCA R. S. ALEX-IS Publish Dates July 24, 31, August 7,

NOTICE TO CREDITORS #25P1542 ESTATE OF PATRICIA GORHAM HECKMAN. Notice is hereby given that on the 04th day of August, Letters of Authority in respect to the estate of, PATRICIA GORHAM HECKMAN, who died on 04/19/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 19th day of APRIL 2025. Personal Representative(s); THOMAS CHRISTOPHER GORHAM 591 WILL BELL ROAD DICKSON, TN 37055; Attorney for Personal Representative(s); DUNCAN, JAD ANDREW 161 BELLE FOREST CIRCLE NASHVILLE, TN 37221; Published dates August 7 and

August 14 NOTICE TO CREDITORS #25P1524 ESTATE OF PEGGY JEAN SCRUG-GS. Notice is hereby given that on the 01st day of August, Letters of Authority in respect to the estate of, PEGGY JEAN SCRUGGS, who died on 11/17/2024 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of he above name court on or the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 17th day of NOVEMBER 2024. Personal Representative(s); PEGGY ANN SCRUGGS 3604 DELAMO BLVD APT.3 TORRANCE, CA 90503; At-torney for Personal Representative(s); SANDERS, DENISE BILLYE 3514 GENEVA CIR. NASHVILLE, TN 37209; Published dates August 7 and

NOTICE TO CREDITORS #25P1308 ESTATE OF FRANKIE DEAN BEHNE LEDBETTER. Notice is hereby given that on the 07th day of August, Letters of Authority in respect to the estate of, FRANKIE DEAN BEHNE LEDBET-TER, who died on 05/29/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the

August 14

date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 29th day of MAY 2025. Personal Representative(s); JAMES JORDAN BEHNE 213 DRY CREEK ROAD GOODLETSVILLE, TN 37072; Attorney for Personal Representative(s); LEWIS, JAMES BRYAN 1300 DIVI-SION ST STE 307 NASHVILLE, TN 37203; Published dates August 14 and

NOTICE TO CREDITORS #25P1565 ESTATE OF MARGARET ELAINE LEGGE. Notice is hereby given that on the 05th day of August, Letters of Authority in respect to the estate of, MARGARET ELAINE LEGGE, who died on 07/07/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor re-ceived the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 07th day of JULY 2025. Personal Representative(s); STEPHEN WAYNE WALDEN 9006 SAWYER BROWN ROAD NASHVILLE, TN 37221; At-torney for Personal Representative(s); DUNĆAN, JAD ANDRĖW 161 BELLĖ FOREST CIRCLE NASHVILLE, TN

37221; Published dates August 14 and

NOTICE TO CREDITORS #25P1554 ESTATE OF MELVIN H GOLDMAN. Notice is hereby given that on the 08th day of August, Letters of Authority in respect to the estate of, MELVIN H GOLDMAN, who died on 07/04/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first pul cation (or po as described in (1) (A); or Twelve (12) months from the decedent's date of death this 04th day of JULY 2025. Personal Representative(s); RUSSELL S. GOLDMAN 6850 HEATHFIELD DRIVE ATLANTA, GA 30328; Attorney for Personal Representative(s); SOHEN, LEE ALAN 4908 CHAR-LOTTE PIKE NASHVILLE, TN 37209; Published dates August 14 and August

SISSY HAILU GEBREYES vs BER-EKET TILAHUN AGDEW

Docket #25C356

In this cause it appearing to the satisfaction of the Court that the defendant is a non-resident of the State of Tennessee, therefore the ordinary process of law cannot be served upon BEREKET TILAHUN AGDEW. İt is ordered that said Defendant enter HIM appearance herein with thirty (30) days after August 07th, 2025 same being the date of the last publication of this notice to be held at Metropolitan Circuit Court located at 1 Public Square, Room 302, Nashville, Tennessee and defend or default will be taken on September 08th, 2025. It is therefore ordered that a copy of the Order be published for four (4) weeks succession in the TENNESSEE TRIBUNE, a newspaper published in Nashville. Attorney for Plantiff;

BRADLEY HEATH FRAKES, Joseph P. Day, Clerk, July 10th 2025, Deputy Clerk S. Razoarreola Publish dates July 31, August 7, 14, 21

HOME Investment Partnerships Pro-

gram Request for Applications Funding for Homeownership Projects The Metropolitan Development and Housing Agency (MDHA) is soliciting applications from qualified nonprofit housing developers for funding to affordable homeownership

opportunities to low- and moderate-income (LMI) households. MDHA has

set aside a minimum of \$500,000 in

HOME Investment Partnerships Pro-

ownership projects to be completed by qualified developers in response to this request for applications (RFA). The intent of this RFA is to identify homeownership projects that create decent, affordable housing opportunities for LMI households utilizing HOME funds that leverage other resources. All HOMEprojects must comply with all U.S. Department of Housing and Urban Development (HUD) HOME program regulations as described in

Interested applicants can access the RFA by typing or copying and pasting the link below into their browser: bit.ly/MDHANeighborly

gram (HOME) funds for eligible home-

All applications must be created and submitted electronically via the Neighborly system no later than Friday, Sept. 19, 2025.

A pre-application meeting will be held at 10 a.m. CST Thursday, Aug. 28, 2025, via Zoom. Information regarding the Zoom conference can be accessed by typing or copying and pasting the link below into a browser and in Section 5.3 of the RFA.

bit.ly/Aug28PreApp The criteria for evaluating the applications will be based on the items set forth in the RFA. Awards will be made to the most responsive and responsible applications, which in the judgment of MDHA best meet the current needs and long-term goals of MDHA and the HOME program. MDHA reserves the right to reject any application and/or waive any informality in the solicitation process. To request accommodation, please contact Conor O'Neil at 615-252-8562. Publish Dates August 14

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