

# Legals

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 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 Shell-point 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, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben 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 Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, 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: THE FOLLOWING DESCRIBED PROPERTY: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING TRACTS 13 AND 19 ON A SURVEY OF A TRACT OF E. W. THOMPSON LANDS IN THE 14TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, MADE BY LOUIS R. MEFFORD, JR., SOUTHEAST ENGINEERING ASSOC., DATED SEPTEMBER 28, 1967, AND REVISED APRIL 18, 1968, AS FOLLOWS: TRACT NO. 13: TRACT 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 BROKEN 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 EASTERLY 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, TENNESSEE, BEING PART OF TRACT NO. 12 ON A SURVEY OF A TRACT OF E. W. THOMPSON LANDS IN THE 14TH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE MADE BY LOUIS R. MEFFORD, JR., SOUTHEAST ENGINEERING ASSOCIATES, 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 BY GARY R. CUMMINGS, REGISTERED LAND SURVEY AS FOLLOWS: BEGINNING AT A POINT ON THE WESTERLY MARGIN OF SAID TRACT NO. 12, 129.9 FEET SOUTHERLY FROM THE NORTHWEST CORNER OF SAID TRACT NO. 12; 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 WESTERLY BOUNDARY OF TRACT NO. 12; THENCE ALONG SAID WESTERLY 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, RECORDED 4/30/1996, IN DEED BOOK 10032, PAGE 496, AS INSTRUMENT NO. 0176661, COUNTY OF DAVIDSON, STATE OF TENNESSEE. Parcel ID: 028 00 0 076 00 PROPERTY ADDRESS: The street address of the property is believed to be 50655 RIDGE HILL RD, JOELTON, TN 37080. 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): ESTATE 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 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. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Ruben Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 [rslaw.com/](http://rslaw.com/) property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 AED 2582220  
2025-08-07 2025-08-14 2025-08-21

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 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 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 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 September 4, 2025 at 10:00 AM at the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN, 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: 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 THREE, GLENCLIFF ESTATES, AS RECORDED IN BOOK 1424, PAGE 1, REGISTER'S OFFICE FOR DAVIDSON 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 EASTERLY 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, RECORDED 05/15/2008, FROM ABDUL R. AL-TIMIMI, UNMARRIED, TO PETE SUMAMAL, MARRIED, RECORDED AS INSTRUMENT #: 20080515-0049914. Parcel ID: 119 004 0090.00 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 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. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 31345 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 [riselaw.com/property-listing](mailto:riselaw.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 TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated November 27, 2013, executed by EDWARD 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, Tennessee recorded December 5, 2013, at Instrument Number 20131205-010123850; 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 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, Ruben 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 Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, 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: ALL OF THE FOLLOWING PROPERTY IS LOCATED IN THE COUNTY OF DAVIDSON AND STATE OF TENNESSEE: LAND IN THE 15TH, FORMERLY THE 11TH, CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, BEING THE NORTHEASTERN PART OF LOT NO. 5 ON THE PLAN OF MRS. MCGAUGHEY'S SUBDIVISION OF PCA TRACT NO. 3 OF A.J. MCGAUGHEY'S 2ND HAYSBORO SUBDIVISION, NOT OF RECORD, DESCRIBED. ACCORDING TO A SURVEY MADE BY LEWIS D. JUSTICE, SURVEYOR, SEPTEMBER 13, 1946, AS FOLLOWS: BEGINNING ON THE SOUTHERLY MARGIN OF HAYSBORO AVENUE AT THE NORTHEAST CORNER OF THE PROPERTY CONVEYED TO AARON BOBBITT AND WIFE, BY DEED FROM MRS. VIOLA D. GOURLEY OF RECORD IN BOOK 1414, PAGE 315, REGISTER'S OFFICE FOR SAID COUNTY; THENCE NLY 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 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 PROPERTY, NORTHWESTWARDLY 191 FEET, MORE OR LESS, TO THE BEGINNING, BEING THE SAME PROPERTY CONVEYED TO EDWARD E. GAINES, UNMARRIED, BY WARRANTY DEED DATED JULY 25, 2003, FROM HOUSTON R. WILSON REVOCABLE LIVING TRUST OF RECORD AS INSTRUMENT NO. 20030728-0105119 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel 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 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, 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. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Ruben Lublin TN, PLLC, Substitute Trustee 13145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 [rls@lawfirm.com/property-listing](mailto:rls@lawfirm.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 TRUSTEE'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 conveying 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 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 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 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 ROSELAWN, AS OF RECORD IN BOOK 2123, PAGE 1, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE 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 HOLDINGS, LLC, A TEXAS LIMITED LIABILITY COMPANY DATED AUGUST 15, 2023 AND FILED OF RECORD IN 202308300067872, REGISTER'S OFFICE FOR DAVIDSON 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 between 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 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 OBTAINED WILL BE USED FOR THAT PURPOSE. Rubin Lublin TN, PLLC, Substitute Trustee 31345 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

**SUBSTITUTE TRUSTEES SALE**  
Sale at public auction will be on 09/18/2025 on or about 10:00 AM, at the At the main entrance to the Davidson County Courthouse lo-

ated at 1 Public Square, Nashville, TN, Davidson County, Tennessee, conducted by the Co-Substitute Trustees as identified and set forth for the herein below, pursuant to the Deed of Trust executed by TAMMY D CARDWELL MARRIED AND GARRY L CARDWELL JR, to T. MICHAEL LOGAN, WILLIAMSON COUNTY, TN, Trustee, and recorded on 07/26/2002 as Instrument No. 20020726-0090143, in the real property records of Davidson County, Tennessee, Register's Office, Tennessee. Owner of Debt: Deutsche Bank National Trust Company, solely as Trustee for MASTR Specialized Loan Trust 2004-01, Mortgage Pass Through Certificates. The following real estate located in Davidson County, Tennessee, will be sold to the highest cash bidder subject to all unpaid taxes, prior liens and encumbrances of records: BEING LOT NO. 269, PHASE ONE, VILLAGES OF LONG HUNTER, AS SHOWN OF RECORD IN INSTRUMENT NUMBER 200010123-0006894, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO TAMMY D. CARDWELL, MARRIED, BY WARRANTY DEED FROM OLE SOUTH PROPERTIES, INC. OF RECORD IN INSTRUMENT NUMBER 20020726-0090142, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Tax ID: 151100A05200CO / 00 151 / 10 A 52.00 R 000 / 151 10A 052.00 / Part of Map 151 Parcel 40 Current Owner(s) of Property: TAMMY D CARDWELL MARRIED AND GARRY L CARDWELL JR. The street address of the above described property is believed to be 7445 E WINCHESTER DR, ANTIUCH, TN 37013, 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 POSSESSION. 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. 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 CO-TRUSTEES. OTHER INTERESTED PARTIES: ESTATE OF TAMMY D CARDWELL; HEIRS AND DEVISEES OF TAMMY D CARDWELL; REPUBLIC FINANCE LLC; TENNESSEE QUICK CASH INC.; THE VILLAGES OF LONG HUNTER, INC.; OLIVIA KATE WHITEHEAD; MAKENSIE LEIGHTY; REBEKAH LOUISE WHITE-

HEAD If applicable, the notice requirements of Tenn. Code Ann. 35-5-101 have been met. All rights 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 confirmation by the lender or co-trustees. For additional sale information visit: <https://www.tnforeclosuresnotices.com> Trustee File No. 2025-00175-TN Western Progressive - Tennessee, Inc., Co-Substitute Trustee Corporation Service Company, Registered Agent 2908 Poston Ave Nashville, TN 37203-1312 AVT Title Services LLC, Co-Substitute Trustee Park East 725 Cool Springs Blvd., Suite 140 Franklin, TN 37067 SALE INFORMATION: Sales Line: (866) 860-8299 Website: <https://www.altisource.com/loginpage.aspx> Ad #258678 2025-08-21 2025-08-28

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 July 21, 2022, executed by Harrison Jewett, unmarried man, to Shawn Murray Kaplan as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, Inc., as nominee for Gardner Financial Services LTD, dba Legacy Mutual Mortgage, its successors and assigns, recorded on July 25, 2022 in Instrument Number: 20220725-0084693, in the Register of Deeds Office for Davidson County, Tennessee to which reference is hereby made; and WHEREAS, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, hereinafter "Creditor", the party entitled to enforce said security interest, having appointed Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as Substitute Trustee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as Substitute Trustee, or its agent, by virtue of the power, duty, and authority vested in and imposed upon said Substitute Trustee, will, on September 18, 2025, at 11:00 AM local time, at The Historic Davidson County Courthouse, One Public

**CONTINUED TO PAGE B10**



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# Legals/Classifieds

CONTINUED FROM PAGE B9

Square, Nashville, TN 37201 , in Davidson County, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash or certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the Substitute Trustee. The property to be sold is described as follows: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT 17 OF SECTION 3 TRAILWOOD, AS OF RECORD IN PLAT BOOK 6900, PAGE 67, REGISTER OF DEEDS OFFICE, DAVIDSON COUNTY, TENNESSEE Commonly known as: 3317 QUAIL RUN COURT NASHVILLE, TN 37214 Parcel number(s): 108 12 0 181.00 In the event of a discrepancy between the legal description, the street address, and/or the parcel number(s), the legal description shall control. The sale is subject to the following: tenant(s)/occupant(s) rights in possession, if any; all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any state or federal governmental agency; any prior liens or encumbrances; any priority created by a fixture filing; and any matter that an accurate survey of the property might disclose. Additionally, the following parties might claim an interest in the property: HARRISON JEWETT . If the United States, the State of Tennessee, or any agency thereof have any liens on the property and are named herein as interested parties, timely notice has been given to them in accordance with applicable law, and the sale will be subject to any applicable rights of redemption held by such entities, as required by 26 U.S.C. § 7425 and/or T.C.A. § 67-1-1433. The property will be sold AS IS, WHERE IS, WITH ALL FAULTS, and without warranty of any kind, express or implied, as to the condition of the property or any improvements thereon, including but not limited to merchantability or fitness for a particular purpose. The Substitute Trustee makes no covenant of seisin or warranty of title, express or implied, and will only convey the property by Substitute Trustee's Deed. Except as noted above, all right and equity of redemption, statutory or otherwise, homestead, and exemption are expressly waived in the Deed of Trust. The sale held pursuant to this notice is subject to the express reservation that it may be rescinded by the Substitute Trustee at any time. If the sale is rescinded for any reason, the purchaser shall only be entitled to a refund of funds tendered to purchase the subject property, and shall have no further or other recourse against Creditor, the Substitute Trustee, or their successor(s), assign(s), agent(s), and attorney(s). The right is reserved to adjourn 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. Notice of such adjournment will also be mailed to interested parties when required by applicable law. If you have any questions or concerns, please contact: Robertson, Anschutz, Schneid, Crane & Partners, PLLC Attn: TN Foreclosure 13010 Morris Rd, Ste 450 Alpharetta, GA 30004 (423) 498-7400 tncf@raslg.com Please reference file number 25-312911 when contacting our office. Investors website: <https://www.rascranesalesinfo.com> and <https://BetterChoiceNotices.com> THIS OFFICE MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

----- PLEASE PUBLISH ALL INFORMATION ABOVE. Ad #259163 2025-08-21 2025-08-28

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on September 25, 2025 on or about 12:00PM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by JOHN E. JUMP AND NATISHA JUMP, to Yale Riley, Trustee, on November 15, 2019, as Instrument No. 317083 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Starwood Mortgage Residential Trust 2020-2 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 record: Tax Id Number(s): 119 13 0 160.00 Land situated in the County of Davidson in the State of TN Land in Davidson County, Tennessee, being Lot No. 53 on the Plan of College Heights of record in Plat Book 332, Page 19, said Register's Office to which plan reference is hereby made for a more complete description. Commonly known as: 514 Morton Avenue, Nashville, TN 37211 THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES Being the same property conveyed to John E. Jump, unmarried, by deed dated November 13, 2000 of record in Deed Instrument/Case No. 20001114-0112677, in the Davidson County Clerk's Office. Tax ID: 119 13 0 160.00 Current Owner(s) of Property: JOHN E. JUMP AND NATISHA JUMP The street address of the above described property is believed to be 514 Morton Avenue, Nashville, TN 37211, 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 POSSESSION. 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. 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 CO-TRUSTEES. OTHER INTERESTED PARTIES: None THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. If applicable, the notice requirements of T.C.A. 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 Co-Substitute Trustee(s). 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 T.C.A. §67-1-1433. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or co-trustee(s). 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 Trustor, the Trustee or the Trustee's attorney. MWZM File No. 25-000102-850-1 For additional sale information visit: <https://www.tnforeclosurenottices.com> Mackie Wolf Zientz & Mann, P.C., Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 AVT Title Services, LLC, Co-Substitute Trustee PARK EAST 725 COOL SPRINGS BLVD, SUITE 140 FRANKLIN, TN 37067 TN INVESTORS PAGE: [http://mwzmlaw.com/tn\\_investors.php](http://mwzmlaw.com/tn_investors.php) Ad #259172 2025-08-21 2025-08-28

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 LEDBETTER, who died on 05/29/2025 were is-

sued 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 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 DIVISION ST STE 307 NASHVILLE, TN 37203; Published dates August 14 and August 21

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 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, 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); or (B) Sixty (60) days 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; Attorney for Personal Representative(s): DUNCAN, JAD ANDREW 161 BELLE FOREST CIRCLE NASHVILLE, TN 37221; Published dates August 14 and August 21

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 of the first publication (or posting), 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 CHARLOTTE PIKE NASHVILLE, TN 37209; Published dates August 14 and August 21

SISSY HAILU GEBREYES vs BEREKET 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. It 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 Plaintiff: BRADLEY HEATH FRAKES, Joseph P. Day, Clerk, July 10th 2025, Deputy Clerk S. Razzoarola Publish dates July 31, August 7, 14, 21

NOTICE TO CREDITORS #25P1605 ESTATE OF KATHERINE ANN EADLER. Notice is hereby given that on the 12th day of August, Letters of Authority in respect to the estate of, KATHERINE ANN EADLER, who died on 07/26/2025 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 of the first publication (or posting), as described in (1) (A); or Twelve (12) months from the decedent's date of death this 26th day of JULY 2025. Personal Representative(s): ROBERT PAUL EADLER 3517BBYRON AVENUE NASHVILLE, TN 37205; Attorney for Personal Representative(s): MEYER, STEPHEN LEONARD 1112 DRAUGHON AVE NASHVILLE, TN 37204; Published dates August 21 and August 28

NOTICE TO CREDITORS #25P1149 ESTATE OF JOE DAVIS MARTIN SR. Notice is hereby given that on the 14th day of August, Letters of Authority in respect to the estate of, JOE DAVIS MARTIN SR, who died on 04/16/2025 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 of the first publication (or posting), as described in (1) (A); or Twelve (12) months from the decedent's date of death this 16th day of APRIL 2025. Personal Representative(s): LOIS FINNEY 3088 BUENA VIEW BLVD NASHVILLE, TN 37218; Attorney for Personal Representative(s): STOVER, WILLIAM HENRY 214 2ND AVE., NORTH SUITE 204 NASHVILLE, TN 37207; Published dates August 21 and August 28

NOTICE TO CREDITORS #25P1228 ESTATE OF ERNESTINE ROSS FOSTER . Notice is hereby given that on the 14th day of August, Letters of Authority in respect to the estate of, ERNESTINE ROSS FOREST, who died on 01/12/2025 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 of the first publication (or posting), as described in (1) (A); or Twelve (12) months from the decedent's date of death this 12th day of JANUARY 2025. Personal Representative(s): CLARK WALKER 107 MEDFORD PLACE FRANKLIN, TN 37064; Attorney for Personal Representative(s): SIMS, JOY MARIE 2509 GARDNER LANE NASHVILLE, TN 37207; Published dates August 21 and August 28

NOTICE TO CREDITORS #25P1484 ESTATE OF JOE ANN CHAPMAN Notice is hereby given that on the 14th day of August, Letters of Authority in respect to the estate of, JOE ANN CHAPMAN, who died on 05/01/2025 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 of the first publication (or posting), as described in (1) (A); or Twelve (12) months from the decedent's date of death this 01st day of MAY 2025. Personal Representative(s): CATHERINE H. HARMOND 350 HILLSDALE ST LEWISBURG, TN 37091; Attorney for Personal Representative(s): ELLIS IV, JOHNSTON 3844 OLD HICKORY BLVD OLD HICKORY, TN 37138; Published dates August 21 and August 28

NOTICE TO CREDITORS #25P1554 ESTATE OF MELVIN GAIT GOLDMAN . Notice is hereby given that on the 07th day of August, Letters of Authority in respect to the estate of, MELVIN GAIT GOLDMAN who died on 07/04/2025 were issued to the undersigned by the Circuit Court of Da-

vidson 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 of the first publication (or posting), 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 ANTLANTA, GA 30328; Attorney for Personal Representative(s): SIMS, JOY MARIE 2509 GARDNER LANE NASHVILLE, TN 37207; Published dates August 21 and August 28

**ROKIA TRAORE vs MAMADOU TRAORE Docket #25D398** 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 MAMADOU TRAORE. It is ordered that said Defendant enter HIM appearance herein with thirty (30) days after September 11th, 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 October 13th, 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 Plaintiff: REBECCA TOCCA, Joseph P. Day, Clerk, August 14th 2025, Deputy Clerk S. Razzoarola Publish Dates August 21, 28, September 4, 11

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