

Legals

SUBSTITUTION TRUSTEES SALE Sale at public auction will be on 11/13/2025 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 CALVIN JONES, A MARRIED MAN AND DEBBIE RENEE JONES, to BUYERS TITLE & ESCROW LLC, trustee, as recorded on 04/19/2006 as Instrument No. 200604190044890, in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt U.S. Bank National Association, as successor in interest to Bank of America National Association, successor by merger to LaSalle Bank National Association, as Trustee for Onwitt Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-4 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, BEING LOT NO. 757 ON THE FINAL P.U.D. PLAN OF PHASE V-D SOMERSET, A PLANNED UNIT DEVELOPMENT, AS OF RECORD IN PLAT BOOK 7900, PAGE 670, REGISTER'S OFFICE, FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO GRANTOR(S) BY DEED RECORDED SIMULTANEOUSLY HERewith IN BOOK, PAGE OR INSTRUMENT NO. 200604190044889, REGISTER'S OFFICE FOR SAID COUNTY, Tax ID: 150 12 0A 11500 / 150120A11500CO / 150-12-A-115 / 19150120A11500CO Current Owner(s) of Property: CALVIN JONES, A MARRIED MAN AND DEBBIE RENEE JONES The street address of the above described property is believed to be 3561 SEASONS DRIVE, ANTIOCH, 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

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. 25 ON THE PLAN OF PRIMROSE ACRES, OF RECORD IN BOOK 2663, PAGE 107, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO. 25 FRONTS 90 FEET ON THE SOUTHERLY SIDE OF WOODS LAKE DRIVE AND EXTENDS BACK 174.1 FEET ON THE EASTERLY LINE AND 188.3 FEET ON THE WESTERLY LINE TO A DEAD LINE MEASURING 108.1 FEET THEREON, BEING THE SAME PROPERTY CONVEYED TO ROBERTO RAMOS TORRES, HEREIN BY WARRANTY DEED DATED 28TH DAY OF JANUARY, 2015, OF RECORD AT INSTRUMENT NOS. 20150130-0008883 AND 20150130-0008884, IN SAID REGISTER'S OFFICE, TENNESSEE. Parcel ID: 042303.023.00 PROPERTY ADDRESS: The street address of the property is believed to be 918 WOODS LAKE DR, MADISON TN 37115. 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): ROBERTO RAMOS TORRES 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 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 OBTAINED WILL BE USED FOR THAT PURPOSE. Ruben Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 558-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #263238 2025-10-23 2025-10-30 2025-11-06

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE WHEREAS, Edward M. Simmons, Jr. executed a Deed of Trust to MHPS Title & Escrow , Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for Jet Mortgage a DBA of Home Mortgage Alliance Corporation (HMAC), on March 17, 2023 and recorded on March 28, 2023, as Instrument Number 20230328-0022522 in the Office of the Register of Davidson County, Tennessee. WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust, U.S. Bank Trust National Association, as Trustee for LB-Ranch Series V Trust (the "Holder"), appointed undersigned, McMichael Taylor Gray, LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, McMichael Taylor Gray, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on November 13, 2025, at 10:00 o'clock at the Davidson County Courthouse, 1 Public Square, Nashville, TN 37201, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, TN: Being Lot No. 1 on the Map of Johnson Bransford's Subdivision of Three Parts of Judge McNairy's Mansion House Place, as of record in Book 161, Page 146, Register's Office for Davidson County, Tennessee. Said Lot No. 1 fronts 35 feet on the Easterly side of Morrison Street, and rims back between parallel lines, along the North margin of

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 January 28, 2015, executed by ROBERTO RAMOS TORRES conveying certain real property therein described to ROUSH PAZOUKI, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, recorded January 30, 2015, at Instrument Number 20150130-000885; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, 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 December 11, 2025 at or about 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, proceed to sell at

claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433. This sale is subject to 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 governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; any prior liens or encumbrances as well as any priority created by a fixture filing; any deed of trust; and any matter that an accurate survey of the premises might disclose; and All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. 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. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time. This office is attempting to collect a debt. Any information obtained will be used for that purpose. McMichael Taylor Gray, LLC Substitute Trustee 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 Office: 404-474-7149 Fax: 404-745-8121 MTG File No.: 25-01580-02 AD #263258 2025-10-23 2025-10-30

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 23, 2020, executed by OLLIE COLE and MARGARET F. COLE A/K/A FRANCES BELL COLE conveying certain real property therein described to YALE RILEY, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded July 28, 2020, at Instrument Number 20200728-0082800; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Rocket Mortgage, LLC f/k/a Quicken Loans, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Successor 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 December 11, 2025 at or about 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: LAND SITUATED IN THE COUNTY OF DAVIDSON IN THE STATE OF TN. SITUATE IN THE 2ND CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE EASTERLY LINE OF OLD ANDERSON ROAD, SAID POINT BEING THE NORTHWEST CORNER OF THE PARCEL DESCRIBED IN DEED BOOK 11536, PAGE 885; THENCE NORTH 00° 26'50" WEST 80 FEET, MORE OR LESS, TO AN IRON PIN; THENCE SOUTH 88° 74' EAST 273 FEET, MORE OR LESS, TO A STAKE; THENCE SOUTH 08° 36' 15" WEST 114.17 FEET, MORE OR LESS, TO A FENCE POST; THENCE NORTH 80° 51' 57" WEST 263.85 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING, SAID PARCEL CONTAINING .56 ACRES, MORE OR LESS. Parcel ID: 136 00 0 081.00 PROPERTY ADDRESS: The street address of the property is believed to be 3409 OLD ANDERSON RD, ANTIOCH, TN 37013. 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 MARGARET F. COLE A/K/A FRANCES BELL COLE, ESTATE AND/OR HEIRS AT LAW OF OLLIE COLE OTHER INTERESTED PARTIES: REVAMPPOCO TRUST, ELIZABETH ROSS CRUSE 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 rights 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 3145 Avalon Ridge Place, Suite 100 Peachtree Corner

GA 30071 rlselaw.com/property-listing
Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #263305 2025-10-23 2025-10-30 2025-11-06

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 5, 2007, executed by JANICE M SMITH and WILLIAM L SMITH, JR. and WILLIAM L SMITH, SR. conveying certain real property therein described to ROBERT M. WILSON, JR, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded October 11, 2007, at Instrument Number 20071011-0121120; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Towd Point Mortgage Trust 2017-4, U.S. Bank National Association, as Indenture Trustee who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on November 20, 2025 at or about 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(S) 156, AS SHOWN ON THE MAP ENTITLED "FALLING PLAT, PHASE II, CHATEAU VALLEY", OF RECORD IN PLAT BOOK 88250, PAGE 932, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION, BEING THE SAME PROPERTY CONVEYED TO WILLIAM L. SMITH SR. AND WIFE, JANICE M. SMITH AND WILLIAM L SMITH, JR, BY DEED FROM REGINALD L. RUCKER, SR. AND WIFE, NICOLE J. RUCKER OF RECORD AS INSTRUMENT NO. 20071011-0121119, DATED OCTOBER 5, 2007, SAID REGISTER'S OFFICE. Parcel ID: 059150A06600CO PROPERTY ADDRESS: The street address of the property is believed to be 3404 CHATEAU VALLEY LN, NASHVILLE, TN 37207-4231. 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): JANICE M SMITH, WILLIAM L SMITH, JR, WILLIAM L SMITH, SR. OTHER INTERESTED PARTIES: METRO CODES #824, GAZETTA ROBERTS, ANTHONY T.

KEITH, MIDLAND FUNDING LLC, MARINER FINANCE, CHATEAU VALLEY HOMEOWNERS ASSOCIATION INC., CGI HOME BUYERS LLC. The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION 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) 508-9940 A copy of this notice is being published at www.BetterChoiceNotices.com AD #263437 2025-10-23 2025-10-30 2025-11-06

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 25, 2019, executed by BRIAN THOMPSON and BROOKE DAINTY conveying certain real property therein described to JONATHAN R. VINSON, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded November 26, 2019, at Instrument Number 20191126-01022221; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Nationstar 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 December 11, 2025 at or about 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 3737021, proceed to sell at public auction

or the highest and best bidder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: BEING LOT NO. 46 AND THE SOUTH 40.75 FEET FRONT AND 49.5 FEET REAR TO LOT NO. 47 ON THE MAP OF DALEWOOD, SECTION 1, AS OF RECORD IN BOOK 1424, PAGE 108, REGISTER'S OFFICE FOR SAID COUNTY, SAID LOT AND PART OF SAID LOT ADJOIN AND FRONT TOGETHER 134.4 FEET ON THE WESTERLY SIDE OF PINEWOOD ROAD AND RUNS BACK BETWEEN LINES, 149.6 FEET, MORE OR LESS, ON THE NORTHERLY LINE AND PART OF LOT NO. 47 AND 153.7 FEET ON THE SOUTHERLY LINE OF LOT NO. 46 TO A DEED LINE IN THE REAR, ON WHICH THEY MEASURE 151.5 FEET. BEING THE SAME PROPERTY CONVEYED HEREIN BY DEED OF RECORD IN INSTRUMENT # 20191126012220, REGISTER'S OFFICE, DAVIDSON COUNTY, STATE OF TENNESSEE. Parcel ID: 072 08 0 113.00 PROPERTY ADDRESS: The street address of the property is believed to be 2216 PINETREE RD, 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): BRIAN THOMPSON, BROWNE COUNTY DAIRY OTHER INTERESTED PARTIES: TENNESSEE DEPARTMENT OF REVENUE 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 rights and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. In addition this sale shall be subject to the right of redemption by the TENNESSEE DEPARTMENT OF REVENUE, pursuant to T.C.A. 67-1-1433C(1) by reason of the following tax lien(s) of record in the following Tax Lien(s) 20240708-0050872. Notice of the sale has been given to the State of Tennessee in accordance with T.C.A. 67-1-1433b(1). THIS LAW FIRM IS ATTEMPTING TO COLLECT

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