

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 August 9, 2005, executed by RAUL GARCIA and CORINA VELASQUEZ conveying certain real property therein described to EMMETT JAMES HOUSE OR BILL R. MCLAUGHLIN, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded August 11, 2005, at Instrument Number 20050811-0095389; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Towd Point Mortgage Trust 2015-1, by 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 January 15, 2026 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: THE NORTHERLY PART OF LOT NUMBER FOURTEEN ON THE PLAN OF MADISON PARK SUBDIVISION IN THE ELEVENTH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, AS OF RECORD IN BOOK 421, PAGE 184, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID PART OF LOT NUMBER FOURTEEN IS DESCRIBED AS FOLLOWS: BEGINNING AT THE COMMON CORNER BETWEEN LOT NUMBER 14 AND 15 ON THE PLAN OF MADISON PARK SUBDIVISION AS RECORDED IN BOOK 421, PAGE 184, R.O.D.C. POINT BEING 200 FEET FROM THE EAST MARGIN OF MADISON BLVD.; THENCE WITH THE SOUTHERLY MARGIN OF NEELY'S BEND ROAD SOUTH 88° 45 MIN. E 200 FEET TO THE WEST MARGIN OF LANIER AVENUE; THENCE WITH THE WEST MARGIN OF LANIER AVENUE S 1° 15 MIN. W 210 FEET; THENCE N 88° 45 MIN. W 200 FEET TO A POINT IN THE EAST MARGIN OF LOT NO. 15; THENCE N 1° 15 MIN. E 210 FEET TO THE POINT OF BEGINNING. BEING ALL OF THE SAME PROPERTY CONVEYED TO RAUL GARCIA BY WARRANTY DEED FROM MARLENE REEDY AND JAMES REEDY, WIFE AND HUSBAND, DATED AUGUST 9, 2005 AND FILED OF RECORD IN INSTRUMENT NO. 20050811-0095388, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. CORINA VELASQUEZ IS EXECUTING THIS INSTRUMENT FOR THE PURPOSE OF CONSENTING TO THE WAIVER OF THE HOMESTEAD EXEMPTION. Parcel ID: 05201029001 PROPERTY ADDRESS: The street address of the property is believed to be 426 NEELYS BEND ROA, 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): RAUL GARCIA, CORINA VELASQUEZ OTHER INTERESTED PARTIES: REGIONS BANK 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 rselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #265510 2025-12-04 2025-12-11 2025-12-18

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on January 8, 2026 on or about 11:00AM local time, at the Front Entrance, The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by JAYCEE C OKAFOR AND UGOCHUKWU N OKAFOR, to Charles E Tonkin, II, Trustee, on July 12, 2022, as Instrument No. 20220718-0082255 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: NewRez LLC d/b/a Shellpoint Mortgage Servicing 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: Land in Davidson County, Tennessee, being Unit No. 22, of Hydes Ferry Venture Townhomes, a Horizontal Property Regime with

Private Elements as established by Declaration of Covenants, Conditions and Restrictions for Hydes Ferry Venture Townhomes, a Horizontal Property Regime with Private Elements, as shown on Declaration of record in Instrument No. 20171120-0119143 and revised by Scrivener's Affidavit in Instrument No. 20220215-0017654, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property. Being a portion of the same property conveyed to Hydes Ferry Venture, LLC, a Tennessee Limited Liability Company by Warranty Deed from Brandon Mark Driver and Brigitte Nicole Brantley and Kristie Driver of record in Instrument No. 20180614-0057462 Register's Office for Davidson County, Tennessee, dated May 30, 2018 and on June 14, 2018. (Value or consideration as shown in aforementioned deed \$300,000.00.) Scrivener's Affidavit is recorded on February 12, 2020 of record in Instrument No. 20200212-0015939 Register's Office for Davidson County, Tennessee. Being the same property conveyed to Jaycee Okafor and Ugochukwu and Nrandi Okafor by deed from Hydes Ferry Venture, LLC, a Tennessee Limited Liability Company, dated July 12, 2022, of record Instrument Number 20220718-0082254, Register's Office for Davidson County, Tennessee. Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record. Tax ID: 069 16 0A 022.00 Current Owner(s) of Property: JAYCEE C OKAFOR AND UGOCHUKWU N OKAFOR The street address of the above described property is believed to be 3605 Hydes Ferry Road, Nashville, TN 37218, 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. 25-000591-505-1 For additional sale information visit: <https://www.tnforeclosurenотices.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 Ad #266043 2025-12-11 2025-12-18

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE WHEREAS, Sheryl Ann Croy and Walter D Croy executed a Deed of Trust to D Osler, Trustee for the benefit of CitFinancial Services, Inc., on August 22, 2007 and recorded on August 24, 2007 as Instrument Number 20070824-0101213 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 JPMorgan Chase Bank, NA as Successor by Merger to J.P. Morgan Mortgage Acquisition Corp. (the "Holder"), appointed the 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 January 15, 2026, at 10:00 am 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: All that certain parcel of land in Davidson County, State of Tennessee, as more fully described in Book 4899 Page 691 ID#90-16-148, being known and designated as Lot 330 Map of Charlotte Park, Section Eleven, recorded on 03/28/1960, filed in Book

2900, at Page 79. Being the same fee simple property conveyed by Warranty from Douglas Everett Hughes, Jr. and Wilma Darlene Hughes, husband and wife to Walter D. Croy and Sheryl Ann Croy, husband and wife, dated 03/14/1975, recorded on 03/27/1975 in Book 4899, Page 691 in Davidson County Records, State of TN. Street Address: 513 River Rouge Dr, Nashville, TN 37209 Parcel Number: 090 16 0 148.00 Current Owner: Sheryl Ann Croy aka Sheryl A. Croy and the Estate of Walter D. Croy Other Interested Party(ies): Lendmark Financial Services, Walter D. Croy, Jr., Heir of the Estate of Walter D Croy, and Chad M. Croy, Heir of the Estate of Walter D. Croy NOW, THEREFORE, in compliance with Tennessee Code § 35-5-104(a), a true and correct copy of this Notice is displayed online and available for public viewing at www.anchorposting.com. If the United States or the State of Tennessee have any liens or 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.: 25-003407-01 Ad #266365 2025-12-11 2025-12-18

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 01/08/2026 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 Co-Substitute Trustees as identified and set for the herein below, pursuant to Deed of Trust executed by RAY A. ROSE AND LINDA S. ROSE, HUSBAND AND WIFE, without a Trustee, and recorded on 07/07/1998 as Instrument No. 0459448, Book 11009 Page 672 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-SD3, Asset Backed Pass-Through Certificates 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: IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT: BEING LOT NO. 22 ON THE MAP OF UNITED ELECTRIC RAILWAY PLAN, OF RECORD IN BOOK 161, PAGE 8, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT NO. 22 FRONTS 50 FEET ON THE SOUTH SIDE OF EASTSIDE AVE. AND RUNS BACK BETWEEN PARALLEL LINES 150 FEET TO AN ALLEY. BEING THE SAME PROPERTY CONVEYED TO WILMA D. ROSE (SINCE DECEASED) AND RAY A. ROSE (SINCE MARRIED TO LINDA ROSE) AND RESERVING A LIFE ESTATE FOR LINDA BATEMAN (SINCE DECEASED) BY DEED FROM LINDA BATEMAN OF RECORD IN BOOK 7637 PAGE 503 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Tax ID: 094 02 0 184.00 / 09402018400 / 00 94 2 184.00 R 000 / 94-2-184/ 23W01975 / MAP 94-2 PAR 184 Current Owner(s) of Property: RAY A. ROSE AND LINDA S. ROSE, HUSBAND AND WIFE The street address of the above described property is believed to be 1910 EASTSIDE AVE, 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 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: HEIRS AND DEVICES OF RAY A ROSE; HEIRS AND DEVICES OF LINDA S ROSE; ESTATE OF RAY A ROSE, ESTATE OF LINDA S ROSE; GREENBRIER ANIMAL HOSPITAL; GENERAL

ELECTRIC CAPITAL CORPORATION; CONTINENTAL VINYL WINDOW COMPANY, INC.; CAPITAL ONE BANK (USA), N.A.; 1ST FRANKLIN FINANCIAL CORP. 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 confirmation by the lender or co-trustees. For additional sale information visit: <https://www.tnforeclosurenотices.com> Trustee File No. 2025-00192-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) 960-8299 Website:<https://www.altisource.com/loginpage.aspx> Ad #266695 2025-12-11 2025-12-18

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE WHEREAS, Steondra L. Conwell executed a Deed of Trust to Arnold W. Weiss, Esq. Weiss Spicer Cash, PLLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., ("MERS") as beneficiary, as nominee for United Wholesale Mortgage, LLC, on August 31, 2022 and recorded on September 6, 2022, as Instrument Number 20220906-0099699 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 Lakeview Loan Servicing, LLC (the "Holder"), appointed the 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 January 22, 2026, at 11:00 am at the Historic Davidson County Courthouse, One 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: A certain parcel of land located in Davidson County, State of Tennessee, and being further described as follows: Being Lot(s) 14-A, as shown on the map entitled Zone Lot Division, Lot No. 14, A.C. Dudley's Subdivision, of record in Plat Book 6200, Page 373, amending Plat Book 161, Page 10, Registers Office for Davidson County, Tennessee. Being the same property conveyed to Steondra Conwell from Shani Nguyen Thompson, unmarried by Warranty Deed dated August 25, 2022 and Recorded on September 6, 2022 in Instrument #20220906-0099698, Register's Office for Davidson County, Tennessee. Street Address: 1708 Cass Street #B, Nashville, TN 37208 Parcel Number: 081 07 0 015.00 Current Owner: Steondra Conwell Other Interested Party(ies): NOW, THEREFORE, in compliance with Tennessee Code § 35-5-104(a), a true and correct copy of this Notice is displayed online and available for public viewing at www.anchorposting.com. If the United States or the State of Tennessee have any liens or 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; 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. 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.tnforeclosurenотices.com> Trustee File No. 2025-00199-TN-REV 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) 960-8299 Website:<https://www.altisource.com/loginpage.aspx> Ad #266759 2025-12-11 2025-12-18

SUBSTITUTE TRUSTEES SALE Sale at public auction will be on 01/07/2026 on or about 10:00 AM, At the main entrance to the Davidson County Courthouse located at 1

Public Square, Nashville, TN 37219, Davidson, Tennessee, conducted by the Co-Substitute Trustees as identified and set for the herein below, pursuant to Deed of Trust executed by WESLEY D GULLATTE AND WIFE SHIRLEY F GULLATTE, to ATHENS TITLE & ESCROW LLC, Trustee, and recorded on 05/20/2009 as Instrument No. 20090520-0046427, Book -- Page -- in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Mortgage Assets Management, LLC 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: BEING ALL OF THAT CERTAIN LAND OR LOT AS DESCRIBED IN DAVIDSON COUNTY, TENNESSEE AS FOLLOWS TO-WIT: BEING LOT NO 01 ON THE PLAN OF THOUSAND OAKS ESTATES AS OF RECORD IN BOOK 3700, PAGE 83, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. THIS CONVEYANCE IS SUBJECT TO ANY AND ALL EXISTING RESTRICTION AND EASEMENTS OF RECORD. THE INSTRUMENT CONSTITUTING THE SOURCE OF THE MORTGAGORS DEED OF TRUST LEGAL AND EQUITABLE INTERESTS IN THE FOREGOING DESCRIBED PROPERTY WAS A DEED RECORDED IN THE REGISTERS OFFICE OF DAVIDSON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED TO WESLEY D GULLATTE AND WIFE, SHIRLEY F GULLATTE, BY WARRANTY DEED FROM JAMES C. JUDD AND WIFE, MARTHA J. JUDD, DATED DECEMBER 15, 1978, AND RECORDED IN BOOK 5380 PAGE 776, IN THE REGISTER OF DEEDS OFFICE IN AND FOR DAVIDSON COUNTY, TENNESSEE. Tax ID: 114 14 0 005.00 Current Owner(s) of Property: WESLEY D GULLATTE AND WIFE SHIRLEY F GULLATTE The street address of the above described property is believed to be 361 FORREST VALLEY DRIVE, NASHVILLE, TN 37209, 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: Kathy Burton, Kelly Campos, Terry Gullatte JR, Terry Gullatte SR, Derrick Gullatte, Eboni Gullatte, Erika Gullatte, Tracy J Gullatte, Shahim Gulleitte, Jessica Jordan, Tracy Jordan, Deanna Rice, Deborah Robinson. SECRETARY OF HOUSING AND URBAN DEVELOPMENT, Tamara Stewart, Michael Wheeler, Illinois Wheeler, Thomas Wheeler, Estate of Shirley Gullatte and Unknown Heirs of Shirley Gullatte. 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 confirmation by the lender or co-trustees. For additional sale information visit: <https://www.tnforeclosurenотices.com> Trustee File No. 2025-00199-TN-REV 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) 960-8299 Website:<https://www.altisource.com/loginpage.aspx> Ad #266759 2025-12-11 2025-12-18

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, 2004, executed by ALFRED A. AWONUGA and DEBORAH AWONUGA conveying certain real property therein described to RICHMOND TITLE, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded August 6, 2004, at Instrument Number 20040806-0095077; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Wells Fargo Bank, N.A., as Trustee, on behalf of the registered holders of First Franklin Mortgage Loan Trust 2004-FF8, Mortgage Pass-Through Certificates, Series 2004-FF8 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 January 15, 2026 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: BEING UNIT NO. 133 ON THE PLAN OF MILL PARK, PHASE III, AS OF RECORD AT INSTRUMENT NO. 20021015-0126630, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED HEREIN BY DEED OF RECORD AT INSTRUMENT NO. 20040806-0095076, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 163 05 0B 133.00 PROPERTY ADDRESS: The street address of the property is believed to be 5170 HICKORY HOLLOW PKWY, UNIT 503, 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): ALFRED A. AWONUGA, DEBORAH AWONUGA OTHER INTERESTED PARTIES: MILL PARK HOMEOWNERS ASSOCIATION, INC. 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 rselaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #266823 2025-12-18 2025-12-25 2026-01-01

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, David A. Utley executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmeriSave Mortgage Corporation, Lender and 20/20 Title, LLC, Trustee(s), which was dated July 16, 2021, and recorded on September 23, 2021, in Instrument Number 20210923-0128185 in Davidson County, Tennessee Register of Deeds. 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, AmeriSave Mortgage Corporation, (the "Holder"), appointed the undersigned, Brock & Scott, PLLC, 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, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it, will on January 22, 2026, at 11:00 AM at the usual and customary location at the Davidson County Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit: The land hereinafter referred to is situated in the City of Nashville, County of Davidson, State of TN, and is described as follows: A certain condominium apartment known as Unit No. 2009 of the Horizontal Property Regime of Viridian Condominium pursuant to Master Deed of record as Instrument No. 20061004-0122833 and Addendum of record in Instrument No. 20061004-0122834, Register's Office for Davidson County, Tennessee, to which referenced is made for a more complete description. APN: 093 06 1J 161.00 Being the same property conveyed to David A. Utley, by a Warranty Deed dated November 13, 2006 and of Record November 13, 2006 as Instrument 20061115-0141895. Parcel ID Number: 093 06 1J 161 Address/Description: 415 Church St #2009, Nashville, TN 37219 Current Owner(s): David A. Utley Other Interested Party(ies): The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property 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; a 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, and the title is believed to be good, but 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. 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 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. 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Religion

Gromos honored by the Catholic Business League

NASHVILLE, TN — John Gromos was honored as the 2025 Catholic Professional of the Year by the Catholic Business League, accepting the award at the organization’s breakfast meeting on Thursday, December 11th at the Cathedral of the Incarnation.

“I consider this such a great honor,” Gromos said in his opening remarks. “What a great organization – I’ve seen the Catholic Business League grow over the years, and I’ve had the pleasure of speaking here several times.”

Gromos is the Senior Vice President and Director of Turner’s National Sports and Assembly Group. Turner is one of the primary firms involved in the construction of the new Nissan Stadium (home of the Tennessee Titans), and his leadership has been integral as the stadium has risen.

A parishioner of Saint Henry Catholic Church and a father of two Father Ryan alumnae, John has been in Nashville for four decades – and has been part of many major projects that have marked the city’s growth. John came to Vanderbilt University from Chicago and was a three-year quarterback for the Commodores. He joined Smith Seckman Reid, Inc. — a local design services company — upon graduation, and ultimately rose to the rank of Vice President.

After more than 13 years with Smith Seckman Reid, he joined Turner Construction Company in March 2004, and has remained there ever since.

Gromos saluted the previous winners of the Catholic Professional of the Year award, as well as the exemplary leadership of Most Reverend J. Mark Spalding, Bishop of the Diocese of Nashville. “We’re so blessed to have the leadership

that he provides, and the positive energy ... that he brings with him everywhere he goes and everything he does, and I think that’s an inspiration for me and for others to figure out how we emulate that even stronger, because that leadership is so important and makes such an impact.”

Emphasizing the power of relationships in leadership and career growth, Gromos continued: “Those relationships really lead to connections, to our networks. The Catholic Business League started as a networking organization and continues to do great work in that regard as well. So there’s an investment that we all have to make in relationships and networking. It’s a two-way street:

In order to get something from the network, you have to give something to the network too.”

The Catholic Business League thanks John Gromos for his continued leadership, and congratulates him once again as the 2025 Catholic Professional of the Year.

The Catholic Business League strives to provide opportunities for Catholic professionals to engage in fellowship, catechesis, service, and philanthropy. The League’s vision is to connect, develop, and inspire Catholic Professionals to live their faith at work, at home, and in their community. More information is available at catholicbusinessleague.org.



2025 Catholic Professional of the Year honoree John Gromos, 4th from left; with CBL Board Members Cole Crocker, Pat Lawson, Deb Varallo, Amy Sutton, James Gurman and Margaret Smith. Photos courtesy of Catholic Business League

Legals/Classifieds

CONTINUED FROM PAGE B10

You are being sued by the person(s) named above as Plaintiff(s). A copy of the claim has been sent to you at your address as stated in the caption above. The lawsuit will be heard in the following small claims court: DANE County Courthouse Telephone Number of clerk of court: 608-266-4311 x1 Courtroom/Room Number: Address: 215 South Hamilton Street Address: City: Madison, WI 53703-3285 on the following date and time: Date: 01/07/2026 Time: 09:00 AM If you do not attend the hearing, the court may enter a judgment against you in favor of the person(s) suing you. A copy of the claim has been sent to you at your address as stated in the caption above. A judgment may be enforced as provided by law. A judgment awarding money may become a lien against any real estate (property) you own now or in the future, and may also be enforced by garnishment or seizure of property.

You may have the option to Answer without appearing in court on the court date by filing a written Answer with the clerk of court before the court date. You must send a copy of your Answer to the Plaintiff(s) named above at their address. You may contact the clerk of court at the telephone number above to determine if there are other methods to answer a Small Claims complaint in that county. Electronically Signed by TYLER J. GLASER State Bar # 1118674 12/12/2025 Dobberstein Law Firm, LLC 225 S. Executive Dr. Suite 201, Brookfield, WI. 53005 262-641-3715 Publish date: December 18

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated 08/09/2019, and the Deed of Trust of even date securing the same, recorded 08/12/2019, in Batch# 269936 20190812-0080198, in Office of the Register of Deeds for Davidson County, Tennessee, executed by Zonta Turner, conveying certain property therein described to Trustee Services Inc. as Trustee for Figure Lending LLC and the undersigned, The Sayer Law Group, P.C., having been appointed Successor Trustee to Trustee Services Inc., as trustee for current beneficiary Figure Line of Credit Trust 2020-1. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of The Sayer Law Group, P.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee to Trustee Services Inc., as trustee for Figure Line of Credit Trust 2020-1, will, on 01/07/2026 at or about 10:00 AM, at the De Kalb County Courthouse, 1 Public Square, Smithville, TN, offer for sale certain property hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Davidson County, Tennessee, and being more particularly described as follows: Land in Davidson County, Tennessee, being Lot No. 210 on the Plan of First Revision Cane Ridge Farms, Phase One, Section Three, of record in Instrument No. 20020712-0084136, Register's Office for Davidson County, TN, to which plan reference is hereby made for a more complete description thereof.

ALSO KNOWN AS: 1305 Blairfield Dr., Antioch, TN 37013 Parcel ID: 174 11 0A 114.00

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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Current Occupants, 1305 Blairfield Dr., Antioch, TN 37013 Zonta Turner and Antonio McFadden 1305 Blairfield Dr., Antioch, TN 37013 Steven D. Bell Company c/o M Wesley Hall III, Attorney 223 Madison Street

Ste. 212, Madison, TN 37115 Nashville General Hospital c/o Margaret Darby 1 Public Square, Suite 108, Department of Law, Nashville, TN 37201

C-Thru Industries, 2285 Fleetwood Drive, Riverside, CA 92509 The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. TRUSTEE IS SELLING THE PROPERTY AS IS. BUYER BEWARE. TRUSTEE MAKES NO REPRESENTATIONS AS TO THE CONDITION OF THE PROPERTY, THE STATUS OF TITLE, OR ANY LIENS OR ENCUMBRANCES ON THE PROPERTY. DATED November 5, 2025 THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE

This Notice will run for two (2) weeks in The Tennessee Tribune newspaper, run dates 12/04/2025 and 12/11/2025, and will be posted online at www.tnpublicnotice.com and also posted online at foreclosurestn.com. Publish dates: December 18, 25

NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated 10/15/2021, and the Deed of Trust of even date securing the same, recorded 10/27/2021, in 20211027-0144144, in Office of the Register of Deeds for Davidson County, Tennessee, executed by Hassani A. Synclair, conveying certain property therein described to Fidelity National Title as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for NewRez, LLC, its successors and assigns and the undersigned, The Sayer Law Group, P.C., having been appointed Successor Trustee to Fidelity National Title, as trustee for current beneficiary NewRez LLC d/b/a Shellpoint Mortgage Servicing.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of The Sayer Law Group, P.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee to Fidelity National Title, as trustee for NewRez LLC d/b/a Shellpoint Mortgage Servicing, will, on 01/14/2026 at or about 10:00 am, at the main entrance to the Davidson County Courthouse, 1 Public Square, Nashville, TN, offer for sale certain property hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Davidson County, Tennessee, and being more particularly described as follows: Land in Davidson County, Tennessee, being Lot No. 432 on the Plan of Section Six, Edge-O-Lake Estates, of record in Plat Book 3700, Pages 15 and 16, and amended in Book 3962, Page 332, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property. Being the same property conveyed to Hassani A. Synclair and Agnes Wong-Synclair by Deed from Hassani A. Synclair recorded June 22, 2016 as instrument No. 20160622-0063783, in the Register's Office for Davidson County, Tennessee.

ALSO KNOWN AS: 2515 Sleepy Hollow Dr., Nashville, TN 37217 Parcel ID: 149-03-0-029-00 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; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property: Hassani A. Synclair, 2515 Sleepy Hollow Dr., Nashville, TN 37217 Current Occupants, 2515 Sleepy Hollow Dr., Nashville, TN 37217

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option 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. TRUSTEE IS SELLING THE PROPERTY AS IS. BUYER BEWARE. TRUSTEE MAKES NO REPRESENTATIONS AS TO THE CONDITION OF THE PROPERTY, THE STATUS OF TITLE, OR ANY LIENS OR ENCUMBRANCES ON THE PROPERTY. DATED November 13, 2025 THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE This Notice will run for two (2) weeks in The Tennessee Tribune newspaper, run dates 12/03/2025 and 12/10/2025, and will be posted online at www.tnpublicnotice.com and also posted online at foreclosurestn.com. Publish dates: December 18, 25

CLASSIFIEDS

Auctions

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Bishop George O. Adebajo & Dr. Jennifer W. Adebajo

5100 Wyoming Avenue Nashville, TN 37209

www.thelivingwordcogic.com

Sunday School: 9:30 am

Streaming on Facebook: 11 am

615-297-7437