

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 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 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 #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 than 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. The website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: WWW.BetterChoiceNotices.com This office is attempting to collect a debt. Any information obtained will be used for that purpose. Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Suite 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 25-31392 FC01 Ad #267107 2025-12-18 2025-12-25

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 February 23, 2006, executed by RACHEL GRIFFIN, to Nations Title as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR NBANK N.A., its successors and assigns, recorded on March 1, 2006 in Instrument Number: 20060301-0023691, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2018-2, 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 January 22, 2026, at 11:00 AM local time, at The Historic Davidson County Courthouse, One Public 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: BEING LOT NO. 9, ON THE PLAN OF MAYBELLE SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 547, PAGE 139, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO RACHEL GRIFFIN, UNMARRIED, BY WARRANTY DEED FROM K. BRETT CHRISP, MARRIED, DATED 11-14-03 AND RECORDED 11-18-03 IN INSTRUMENT NUMBER 20031118-0168055, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Commonly known as: 917 SOUTH 12TH STREET NASHVILLE, TN 37206 Parcel number(s): 094 05 0 046.00 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: RACHEL GRIFFIN; 1ST FRANKLIN FINANCIAL CORPORATION; THE INTERNAL REVENUE SERVICE; ONEMAIN FINANCIAL GROUP, LLC . 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 reser-

vation 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 tnfc@raslg.com Please reference file number 25-302006 when contacting our office. Investors website: <https://www.rascranesalesinfo.com> and <https://www.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 #267330 2025-12-18 2025-12-25

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 February 21, 2003, executed by MOHAMMED RASRAS, UNMARRIED, to DANIEL W. SMALL, as Trustee for GUARANTY TRUST COMPANY, its successors and assigns, recorded on March 11, 2003 in Instrument Number: 20030311-0031825, 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 January 22, 2026, at 10:00 AM local time, at the Davidson County Courthouse, One Public 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: BEING LOT 209 ON THE PLAN OF BOONE TRACE AT BILTMORE, SECTION FIVE OF RECORD IN INSTRUMENT NO. 20010319-0025933, 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 MOHAMMAD S. RASRAS, MARRIED, BY WARRANTY DEED FROM NVR, INC., T/R RYAN HOMES DATED SEPTEMBER 5, 2001 AND FILED FOR RECORD IN INSTRUMENT NO. 20010911-0098635, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Commonly known as: 8216 CANOE COURT NASHVILLE, TN 37221 Parcel number(s): 126-15-0-A23. 10000 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: MOHAMMED S. RASRAS; THE ADMINISTRATOR OF THE U.S. SMALL BUSINESS ADMINISTRATION, AN AGENCY OF THE GOVERNMENT OF THE UNITED STATES OF AMERICA; THE INTERNAL REVENUE SERVICE; BOONE TRACE HOMEOWNERS ASSOCIATION; DISCOVER BANK; REGIONS BANK; TENNESSEE DEPARTMENT OF REVENUE . 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 reser-

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 Road, Suite 450 Alpharetta, GA 30004 (423) 498-7400 tnfc@raslg.com Please reference file number 25-370632 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 #267441 2025-12-25 2026-01-01

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, Marco Williams executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corp, Lender and Edward Kershner, Trustee(s), which was dated August 18, 2020, and recorded on August 20, 2020, in Instrument Number 20200820-0093882 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, Provident Funding Associates, L.P., (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 February 5, 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: Land in Davidson County, Tennessee, being Units No. 39, Lot 158, of the TOWNHOMES OF CLOVER GLEN, PHASE 1B, a Horizontal Property Regime With Private Elements, as established by Declaration Of Covenants, Conditions and Restrictions of record in Instrument No. 20180813-0079686, as amended in Instrument No. 20191030-011394, Register's Office for Davidson County, Tennessee, and further shown on the Major Subdivision Final Plat, CLOVER GLEN, PHASE 1B, of record in Instrument No. 20191015-0105301, said Register's Office, reference to which is hereby made for a more complete description. Being the same property conveyed to the Grantor(s) by deed of even date of record in Instrument Number 20200820-0093881 or Book _____ Page _____, Registers Office for Davidson County, Tennessee. Parcel ID Number: 182 15 0C 039 Address/Description: 1535 White Tip Lane, Antioch, TN 37013 Current Owner(s): Marco Williams Other Interested Party(ies): Clover Glen Homeowners Association, Inc. 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 than 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. The website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: WWW.BetterChoiceNotices.com This office is attempting to collect a debt. Any information obtained will be used for that purpose. Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Suite 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 25-33486 FC01 Ad #267577 2025-12-25 2026-01-01

NOTICE TO CREDITORS #25P2328 ESTATE OF SAMUEL R SANDERS JR. Notice is hereby given that on the 10th day of December, Letters of Authority in respect to the estate of, SAMUEL R SANDERS, who died on 10/25/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting, as 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); 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