

# 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 March 25, 2022, executed by UGOCHUKWU N OKAFOR conveying certain real property therein described to CHARLES E TONKIN, II, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 1, 2022, at Instrument Number 20220401-0037798; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency 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 February 3, 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: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 475 ON THE PLAN OF HAYNES, MANOR SECTION 4 OF RECORD IN BOOK 4175, PAGE 90, 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 UGOCHUKWU N. OKAFORBY DEED FROM LISA H. TAYLOR, TRUSTEE OF THE RANDY HILLIN 2016 TURST AND AN EQUAL UNDIVIDED TENANT-IN-COMMON INTEREST TO LISA H. TAYLOR TRUSTEE FO THE LISA H. TAYLOR 2016 TRUST, BEING A ONE-HALF (1/2) TENANT-IN-COMMON INTEREST, DATED MARCH 21, 2022, RECORDED IN INSTRUMENT NUBMER 202204010037777, REGISTER'S OFFICER 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. Parcel ID: 059 11 0 151.00 PROPERTY ADDRESS: The street address of the property is believed to be 640 ROWAN DR, NASHVILLE, TN 37207. 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): UGOCHUKWU N OKAFOR OTHER INTERESTED PARTIES: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE INVESTORS GROUP 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](http://www.BetterChoiceNotices.com) Ad #265560 2026-01-08 2026-01-15 2026-01-22

**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 11, 2012, executed by CHARLENE ROSS SPENCER and RODERICK C SPENCER conveying certain real property therein described to MICHAEL J MILLS, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded July 17, 2012, at Instrument Number 20120717-0062714; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PHH Mortgage Corporation 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 February 5, 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 ALL OF THAT CERTAIN LAND OR LOT AS DESCRIBED IN DAVIDSON COUNTY, TENNESSEE AS FOLLOWS TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 127 ON THE PLAN OF RAYNES MANOR, SECTION I, AS OF RECORD IN PLAT BOOK 3600, PAGE 85, REGISTER'S OFFICE FOR SAID COUNTY. SAID LOT FRONTS 65 FEET ON THE NORTHWESTERLY SIDE OF VANDERHORST DRIVE AND RUNS BACK BETWEEN PARALLEL LINES, 135 FEET TO A DEAD LINE. Parcel ID: 059-15-0-073.00 PROPERTY ADDRESS: The street address of the property is believed to be 718 VANDERHORST DRIVE, NASHVILLE, TN 37207. 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 CHARLENE ROSS SPENCER, ESTATE AND/OR HEIRS AT LAW OF RODERICK C SPENCER OTHER INTERESTED PARTIES: SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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](http://www.BetterChoiceNotices.com) Ad #267723 2026-01-08 2026-01-15 2026-01-22

**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 15, 2023, executed by KRISTINA M WARREN conveying certain real property therein described to RUDY TITLE & ESCROW LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded May 18, 2023, at Instrument Number 20230518-0037348; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to CMG Mortgage, Inc. 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 February 19, 2026 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 IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 213, BUILDING 295, ON THE PLAN OF BRADFORD FLATS CONDOMINIUM, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS OF RECORD IN EXHIBIT "B" IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS IN INSTRUMENT NO. 20220222-0019981, AMENDED IN INSTRUMENT NO. 20220606-0064634, AS FURTHER AMENDED AND RE-STATE IN INSTRUMENT NO. 20220815-0082382 AND CORRECTED IN INSTRUMENT NO. 20220901-0098691, 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 HEREIN BY DEED OF RECORD AT INSTRUMENT NO. 20230518-0037347, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 119030B06100C0 PROPERTY ADDRESS: The street address of the property is believed to be 295 PLUS PARK BLVD #213, 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): KRISTINA M WARREN OTHER INTERESTED PARTIES: BRADFORD FLATS CONDOMINIUM ASSOCIATION, INC., SECRETARY OF HOUSING AND URBAN DEVELOPMENT 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 reserva-

tion 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](http://www.BetterChoiceNotices.com) Ad #268008 2026-01-01 2026-01-08 2026-01-15

**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 April 6, 2022, executed by AARON SMITH and JERRY SMITH and LINDA SMITH AKA LINDA SMITHRLEW and COURTNEY CORLEW 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 April 12, 2022, at Instrument Number 20220412-0042380; 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 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 March 5, 2026 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 IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 18 ON THE PLAN OF SECTION 2, WARNER PARK VALLEY, OF RECORD IN BOOK 3600, PAGE 20, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. SAID LOT NO. 18 FRONTS 102.0 FEET ON THE WESTERLY MARGIN OF VAUGHN'S GAP ROAD AND EXTENDS BACK BETWEEN PARALLEL LINES 150.0 FEET TO A DEAD LINE. Parcel ID: 143 03 0 008.00 PROPERTY ADDRESS: The street address of the property is believed to be 25 VAUGHNS GAP RD, NASHVILLE, TN 37205. 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): AARON SMITH, JERRY SMITH, LINDA SMITH AKA LINDA SMITHRLEW, COURTNEY CORLEW OTHER INTERESTED PARTIES: VELOCITY INVESTMENTS LLC ASSIGNEE OF SANTANDER CONSUMER USA, SYNCHRONY BANK, HARPEFH FINANCIAL SERVICES LLC DBA ADVANCE FINANCIAL, THE TENNESSEE CREDIT UNION 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](http://www.BetterChoiceNotices.com) Ad #268067 2026-01-01 2026-01-08 2026-01-15

**SUBSTITUTE TRUSTEE'S SALE** Sale at public auction will be on February 5, 2026 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 NOVA CONSTRUCTION, LLC, to Mary Beth Hagan, Esq., Trustee, on October 8, 2024, at Instrument No. 20241008-0078236 in the real property records of Davidson County Register's

Office, Tennessee. Owner of Debt: Dominion Financial Services, 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 record: Land in Davidson County, Tennessee, being Lot No. 120, on the Plan of BROOKLYN HEIGHTS, E.C. SCRUGGS SUBDIVISION OF LOTS NO. 18-19-20-21-29-11 & 12, as of record in Plat Book 332, Page 140, in the Register's Office of Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to Sherri Thomas, an unmarried person, by Quitclaim Deed from Charlette Watson, an unmarried person, of record in Instrument No. 20101105-0089076, in the Register's Office of Davidson County, Tennessee, dated November 02, 2010 and recorded on November 05, 2010. Being the same property conveyed to Charlette Watson, by Special Warranty Deed from Nashville Area Habitat for Humanity, Inc., a Tennessee nonprofit corporation, of record in Book 11543, Page 545, in the Register's Office of Davidson County, Tennessee, dated June 24, 1999 and recorded on June 25, 1999. Being further conveyed to Nova Construction, LLC, from Sherri Thomas, by Deed dated 10/08/2024, of record in Deed Book \*, Page \_\_\_\_, \*20241008078235 in the Davidson County Register of Deeds. Map/Parcel No.: 071 09 0 139.00 This property is more commonly referred to as follows: 1802-B Seminary Street, Nashville, TN 37207 Tax ID: 071 09 0 139.00 Current Owner(s) of Property: NOVA CONSTRUCTION, LLC The street address of the above described property is believed to be 1802-B Seminary Street, Nashville, TN 37207, 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: THE OAKLEY LUMBER COMPANY, LLC 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. 25-00004-636-1 For additional sale information visit: <https://www.tnforeclosurenotices.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 #268338 2026-01-08 2026-01-15

**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 31, 2001, executed by VIRGIL L. SHERROD and CONSTANCE PINKSTON conveying certain real property therein described to ROUSHANAK PAZOUKI BAGHAI, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded June 6, 2001, at Instrument Number 20010606-0059352, and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Tennessee Housing Development Agency 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 February 19, 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: LAND SITUATED IN DAVIDSON

COUNTY, TENNESSEE, TO-WIT: BEING PART OF LOT D, ON THE CORRECTED MAP OF THE W.P. READY SUBDIVISION OF E.H. THORNTON TRACT, OF RECORD IN BOOK 332, PAGE 110, REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE; AND FURTHER DESCRIBED ACCORDING TO A MORTGAGE LOAN INSPECTION MADE BY CAMPBELL SURVEYING CO., INC., 2424 21ST AVENUE S., SUITE 201, NASHVILLE, TN 37212, LICENSE NO. 665, DATED NOVEMBER 18, 1993, AS FOLLOWS: BEGINNING AT A POINT IN THE SOUTHERLY MARGIN OF SARVER AVENUE, SAID POINT BEING THE NORTHWEST CORNER OF LOT E AND THE NORTH-EAST CORNER OF SAID PART OF LOT D; THENCE SOUTHERLY 235.9 FEET TO A POINT; THENCE WESTERLY 60 FEET TO A POINT; THENCE NORTHERLY 238.8 FEET TO A POINT IN THE SOUTHERLY MARGIN OF SARVER AVENUE; THENCE ALONG SAID MARGIN OF SARVER AVENUE 60 FEET TO THE POINT OF BEGINNING. BEING THE SAME PROPERTY CONVEYED HEREIN BY DEED OF RECORD AT INSTRUMENT NO. 20010606-0059351, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 043 01 0 126.00 PROPERTY ADDRESS: The street address of the property is believed to be 304 SARVER AVE, 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): ESTATE AND/OR HEIRS-AT-LAW OF CONSTANCE PINKSTON, ESTATE AND/OR HEIRS-AT-LAW OF VIRGIL L. SHERROD 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 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](http://www.BetterChoiceNotices.com) Ad #268543 2026-01-08 2026-01-15 2026-01-22

**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 March 27, 2024, executed by JOHN KACHEL conveying certain real property therein described to FOUNDATION TITLE & ESCROW SERIES LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded April 3, 2024, at Instrument Number 20240403-0023536, and re-recorded December 8, 2025, at Instrument Number 20251208-0097548; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to RELIABLE HOLDINGS MANAGER LLC DBA LENZD FINANCIAL 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 February 5, 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: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 19 ON THE FINAL SUBDIVISION PLAT OF HARBOR VILLAGE PHASE III, AS SHOWN OF RECORD IN INSTRUMENT NO. 20050331-0034862, AS AMENDED BY SURVEYOR'S CERTIFICATE OF CORRECTION OF RECORD IN INSTRUMENT NO. 20050406-0038091, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE BEING THE SAME PROPERTY CONVEYED TO JOHN A. KACHEL FROM WESTVIEW HOMES LLC BY WARRANTY DEED DATED JANUARY 28, 2008 RECORDED ON FEBRUARY 1, 2008 IN INSTRUMENT NO. 20080201-0010371. IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE Parcel ID: 034 07 0A 165.00 PROPERTY ADDRESS: The street address of the property is believed to be 2029 SPRING BRANCH 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): JOHN KACHEL 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 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](http://www.BetterChoiceNotices.com) Ad #268561 2026-01-08 2026-01-15 2026-01-22

**SUBSTITUTE TRUSTEE'S SALE** Sale at public auction will be on March 5, 2026 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 BELINDA J. SCOTT, to Stewart Guaranty Title Company, Trustee, on June 23, 2020, as Instrument No. 20200701-0071187 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Carrington Mortgage Services 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 record: Land in Davidson County, Tennessee, being the North 50 feet of the South 100 feet of the East 150 feet of Block 47 on the Plan of Midway, as of record in Book 421, Page 11, Register's Office for said County. Said part of said Block No. 47 fronts 50 feet on the West side of 34th Avenue North, and runs back between parallel lines, parallel to and 50 feet North of Clare Avenue, 150 feet to an alley. Being the same property conveyed to Belinda J. Scott by a Quit Claim Deed recorded on October 20, 2017 as Instrument No. 20171020-0107718. Tax ID: 092 05 0 109.00 Current Owner(s) of Property: BELINDA J. SCOTT The street address of the above described property is believed to be 923 34th Avenue North, 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: SECRETARY OF HOUSING & URBAN DEVELOPMENT 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. 25-000215-210-1 For additional sale information visit: <https://www.tnforeclosurenotices.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 #268651 2026-01-08 2026-01-15 2026-01-22

**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 April 26, 2006,

**CONTINUED TO PAGE B10**

# Legals

**CONTINUED FROM PAGE B9**

executed by EVELYN N. ALLEN AND HUSBAND, KENNETH RAY ALLEN, to Wesley D. Turner as Trustee for AMERIQUEST MORTGAGE COMPANY its successors and assigns, recorded on May 9, 2006 in Instrument Number: 20060509-0053940, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, TOWD POINT MORTGAGE TRUST 2015-6, U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE, 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, will, on February 05, 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. 54 AND PART OF LOT NO. 55 ON THE PLAN OF HOBSON AND WHELEES 2ND ADDITION OF RECORD IN BOOK 21, PAGE 21, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. SAID LOT AND PART OF SAID LOT ADJOINING AND FRONT TOGETHER 63.33 FEET ON THE NORTHERLY SIDE OF FATHERLAND STREET AND EXTEND BACK BETWEEN PARALLEL LINE 170 FEET TO AN ALLEY. BEING THE SAME PROPERTY CONVEYED TO EVELYN N. ALLEN AND HUSBAND, KENNETH RAY ALLEN BY QUITCLAIM DEED FROM EVELYN N. ALLEN AND SAVANNAH JO ALLEN AND CATHY RHEA GRAVES, DATED 10/08/01, RECORDED 10/08/01 AS DOCUMENT NO. 200110080109095, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. Commonly known as: 715 FATHERLAND ST NASHVILLE, TN 37206 Parcel number(s): 08216020100 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: KENNETH RAY ALLEN; EVELYN N ALLEN; THE ESTATE OF KENNETH RAY ALLEN; HEIRS OF KENNETH RAY ALLEN, IF ANY; ESTATE OF EVELYN N ALLEN; HEIRS OF EVELYN N ALLEN, IF ANY; GLENDA RHEA; C.H.F., INC. . 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 tnfc@raslg.com Please reference file number 25-379696 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 #268849 2026-01-15 2026-01-22

**NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, Eric L. Burford executed a Deed of Trust to FIFTH THIRD BANK, N.A. (Tennessee), Lender and Christopher Logue, Trustee(s), which was dated August 29, 2022, and recorded on September 30, 2022, in Instrument Number 20220930-0107963 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, Fifth Third Bank, National Association, (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 24, 2026, at 10:00 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: A CERTAIN TRACT OR PARCEL OF LAND IN OLD HICKORY, DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT: BEING UNIT NO. 4417, ON THE PLAN OF SOUTHFORK CONDOMINIUMS, PHASE ONE, OF RECORD IN BOOK 6783, PAGE 839, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TN, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. THIS CONVEYANCE IS SUBJECT TO THE MASTER DEED, RESTRICTIONS AND BYLAWS OF RECORD IN BOOK 6783, PAGE 839; BOOK 6994, PAGE 447; INSTRUMENT 20020327-0037726; BOOK 6783, PAGE 855, SAID REGISTER'S OFFICE. THIS BEING THE SAME PROPERTY CONVEYED TO ERIC L. BURFORD, A SINGLE MAN, DATED 01/30/2008 AND RECORDED ON 02/01/2008 IN INSTRUMENT NO. 20080201-0010615, IN THE DAVIDSON COUNTY RECORDERS OFFICE. MAP/GROUP/PARCEL 064 09 0A 009.00 Address: 4417 S TRACE BLVD, OLD HICKORY, TN Parcel ID Number: 064 09 0A 009.00 Address/Description: 4417 S Trace Blvd, Old Hickory, TN 37138 Current Owner(s): Eric L. Burford Other Interested Party(ies): SOUTHFORK HOMEOWNERS ASSOCIATION 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](http://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.: 25-30663 FC01 Ad #268929 2026-01-15 2026-01-22 2026-01-29**

**SUBSTITUTE TRUSTEE'S SALE** Sale at public auction will be on February 17, 2026 on or about 10:00AM 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 JAMES E. MOORE, to Tennessee Title Services, LLC., Trustee, on March 11, 2024, as Instrument No. 20240319-0018768 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 Lot No. 17 on the Plan of Revised: Idlewild Court of record in Plat Book 6250, Page 563, 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 Richard W. Jernigan by Special Warranty deed from IRA Innovations LLC fbo Acct No. ###32RO12208, f/k/a Entrust Tennessee fbo Acct. No. 32RO12208, f/k/a Entrust Tennessee fbo No.32RO12208 of record in Instrument No. 20180910-0089247 Register's Office for Davidson County, Tennessee, dated August 30, 2018 and recorded on September 30, 2018. Being the same property conveyed to Opendoor Property Trust I, a Delaware statutory trust by Warranty deed from Richard W. Jernigan, a single man of record in Instrument No. 20221012-0111939 Register's Office for Davidson County, Tennessee, dated October 11, 2022 and recorded on October 12, 2022. Being the same property conveyed to James E. Moore, an unmarried man by Warranty Deed from Opendoor Property Trust I, a Delaware statutory trust of record in Instrument No. 20230321-0020477 Register's Office for Davidson County, Tennessee, dated March 16, 2023 and recorded on March 21, 2023. Tax ID: 052 05 0A 233.00 Current Owner(s) of Property: JAMES E. MOORE The street address of the above described property is believed to be 1212 Idlewild Place, Madison, TN 37115, 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. 25-000688-505-1 For additional sale information visit: <https://www.tnforeclosuresentices.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 #269106 2026-01-15 2026-01-22

**NOTICE TO CREDITORS #25P2446** ESTATE OF DEWAYNE WILLS. Notice is hereby given that on the 30th day of December, Letters of Authority in respect to the estate of, DEWAYNE WILLS, who died on 09/02/2025 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date the creditor received an actual copy of the Notice to Creditors, if the creditor received the copy of the Notice less than sixty (60) days prior to the date that is four (4) months from the date of the first publication (or posting) as described in (1) (A); or Twelve (12) months from the decedent's date of death this 02nd day of SEPTEMBER 2025. Personal Representative(s); BERNICE WILLS 3804 AUGUSTA DRIVE NASHVILLE, TN 37207; Attorney for Personal Representative(s); JOHNSON, JAMES BRODERICK 1300 DIVISION STREET STE 300 NASHVILLE, TN 37203; Publish dates; January 15 and January 22

**JESSICA SMALL vs ALLE- RIO BARRERA PIENDA Docket #25D1167**

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 ALLE- RIO BARRERA PIENDA. It is ordered that said Defendant enter HER appearance herein with thirty (30) days after DECEMBER 4TH, 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 JANUARY 5th, 2026. 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, JILL K. CARPENTER Joseph P. Day, Clerk November 10th 2025 Deputy Clerk K. BASS Publish dates January 15, 22, 29, February 5

**ISSAC KWADWO (BOATENG) NKANSAH vs ROBIN MARIA REID Docket #19D1201**

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 ROBIN MARIA REID. It is ordered that said Defendant enter HER appearance herein with thirty (30) days after JANU- ARY 22nd, 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 FEBRUARY 23rd, 2026. 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, JEFFREY POWELL, Joseph P. Day, Clerk, December 23rd 2025, Deputy Clerk S. Razzoareola Publish dates: January 8, 15, 22, 29

**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 08/13/2023, and the Deed of Trust of even date securing the same, recorded 08/29/2023, in 20230829-0067723, in Office of the Register of Deeds for Davidson County, Tennessee, executed by Joseph Ledoux, conveying certain property therein described to Joseph B. Pitt, Jr. as Trustee for Figure Lending LLC and the undersigned, The Sayer Law Group, P.C., having been appointed Successor Trustee to Joseph B. Pitt, Jr., as trustee for current beneficiary Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4, will, on 02/11/2026 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:

**AMENDED 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 Joseph B. Pitt, Jr., as trustee for Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4, will, on 02/11/2026 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:

THE FOLLOWING REAL PROPERTY IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND DESCRIBED FURTHER AS FOLLOWS: BEING LOT NO. 60 ON THE PLAN OF ROSEBANK PARK SUBDIVISION, OF RECORD IN BOOK 1835,

PAGE 26, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. SAID LOT NO. 60 FRONTS 95 FEET ON THE NORTHERLY SIDE OF CARTER STREET, AND EXTENDS BACK 214 FEET ON THE EASTERLY LINE AND 200.6 FEET ON THE WESTERLY LINE TO A DEAD LINE, MEASURING 95.9 FEET THEREON. ALSO KNOWN AS: 2411 Carter Ave., Nashville, TN 37206 Parcel ID:083-04-0-067

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 Occupant, 2411 Carter Avenue, Nashville, TN 37206 Joseph Ledoux, 2411 Carter Avenue, Nashville, TN 37206 American Express c/o Zwicker & Associates 5409 Maryland Way, Suite 310, Brentwood, TN 37027 JPMorgan Chase Bank c/o Brock & Scott, PLLC 1315 Westbrook Plaza Drive, Winston-Salem, NC 27103 Bank of America c/o Javitch Block LLC 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521

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 December 9, 2025 THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE This Notice will run for two (2) weeks in the Tennessee Tribune newspaper, and will be posted online at [www.tnpublicnotice.com](http://www.tnpublicnotice.com) and also posted online at [foreclosurertn.com](http://foreclosurertn.com). Publish dates: January 15, 22

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 December 9, 2025 THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE This Notice will run for two (2) weeks in the Tennessee Tribune newspaper, and will be posted online at [www.tnpublicnotice.com](http://www.tnpublicnotice.com) and also posted online at [foreclosurertn.com](http://foreclosurertn.com). Publish dates: January 8, 15

**INVITATION TO BIDDERS FOR NORTH CARGO APRON RECONSTRUCTION, FY26 PROJECT NO. 2517**

ELECTRONIC BIDS, submitted through B2GNow E-Bidding, (or SEALED NON-ELECTRONIC BIDS, if Bidder has written authorization from MNA) for furnishing all materials, labor, tools and appurtenances for the construction for the North Cargo Apron Reconstruction, FY26 and other incidental items shall be received by the Metropolitan Nashville Airport Authority, not later than 2:00 P.M. (local time), February 12, 2026. All bidders must be licensed contractors as required by the Contractor's Licensing Act of 1994, T.C.A. § 62-6-101 et seq. A Pre-Bid Conference will be conducted at 2:30 P.M. (local time), January 20, 2026, 1370 Murfreesboro Pike, Building #insert PMO#1 Main, Nashville, Tennessee 37217. Attendance at this meeting is not mandatory. There will not be a tour of the project site after the meeting. Copies of the Contract Documents (ITB, Bid Schedule, Attachments, etc.) will be available on or after January 12, 2026 and may be obtained electronically from B2GNow E-Bidding (click View Active Bid Opportunity Listings). The requestor shall pay the cost of the document printing. Publish date: January 15

Free Install, Free HD-DVR Upgrade, 80,000 On-Demand Movies, Plus Limited Time Up To \$600 In Gift Cards. Call Today! 1-844-274-6074 (TnScan)

**Health / Beauty**

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-713-6706 (TnScan)

**DENTAL INSURANCE from Physicians Mutual Insurance Company.**

Coverage for 400 plus procedures. Real dental insurance-NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-844-278-8285 [#6258](http://www.dental5oplus.com/Inpress) (TnScan)

**Home Improvement**

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a FREE 5-Year warranty with qualifying purchase. Call 1-888-869-5542 today to schedule a free quote. It's not just a generator. It's a power move. (TnScan)

**Olshan Foundation Solutions.**

Your trusted foundation repair experts since 1933. Foundation repair. Crawl space recovery. Basement waterproofing. Water management and more. Free evaluation. Limited time up to \$250 off foundation repair. Call Olshan 1-866-265-5932 (TnScan)

**Wanted - To Buy**

We Buy Houses for Cash AS IS! No repairs. No fuss. Any condition. Easy three step process: Call, get cash offer and get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-877-551-1426 (TnScan)

**Advertise Throughout Tennessee**

YOUR LOW COST ADVERTISING Solution! One call & your 25 word ad will appear in 103 Tennessee newspapers for \$275/wk or 47 Middle TN newspapers for \$120/wk. Call this newspaper's classified advertising dept. or go to [www.tnpress.com/newspaper-networks](http://www.tnpress.com/newspaper-networks) (TnScan)

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 January 7, 2026 THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE This Notice will run for two (2) weeks in the Tennessee Tribune newspaper, run dates 01/15/2026 and 1/22/2026, and will be posted online at [www.tnpublicnotice.com](http://www.tnpublicnotice.com) and also posted online at [foreclosurertn.com](http://foreclosurertn.com). Publish dates: January 15, 22

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 December 9, 2025 THE SAYER LAW GROUP, P.C., AS SUCCESSOR TRUSTEE This Notice will run for two (2) weeks in the Tennessee Tribune newspaper, and will be posted online at [www.tnpublicnotice.com](http://www.tnpublicnotice.com) and also posted online at [foreclosurertn.com](http://foreclosurertn.com). Publish dates: January 15, 22

**CLASSIFIEDS**

**Auctions**

GET THE WORD OUT about your next auction! Save Time & \$\$\$. One Call For All. Your ad can appear in this newspaper + 102 other TN newspapers. For more info, contact this newspaper's classified dept. or call 931-624-8916. (TnScan)

**Cable / Satellite TV / Wireless**

Choose EarthLink Fiber Internet for speeds up to 5 Gigs, no data caps, no throttling. Prices starting at \$54.95. Plus, a \$100 gift card when you make the switch. Call 1-855-481-3340 (TnScan)

**Get Boost Infinite! Unlimited Talk, Text and Data For Just \$25/mo!**

The Power Of 3 5G Networks. One Low Price! Call Today and Get The Latest iPhone Every Year On Us! 855-454-6457 (TnSCAN)

**DIRECTV- All your entertainment.**

Nothing on your roof! Sign up for Direct and get your first free months of Max, Paramount+, Showtime, Starz, MGM+ and Cinemax included. Choice package \$84.99/mo. Some restrictions apply. Call DIRECTV 1-844-230-4803 (TnScan)

**Get DISH Satellite TV + Internet!**

Free Install, Free HD-DVR Upgrade, 80,000 On-Demand Movies, Plus Limited Time Up To \$600 In Gift Cards. Call Today! 1-844-274-6074 (TnScan)

**Health / Beauty**

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 844-713-6706 (TnScan)

**DENTAL INSURANCE from Physicians Mutual Insurance Company.**

Coverage for 400 plus procedures. Real dental insurance-NOT just a discount plan. Do not wait! Call now! Get your FREE Dental Information Kit with all the details! 1-844-278-8285 [#6258](http://www.dental5oplus.com/Inpress) (TnScan)

**Home Improvement**

Prepare for power outages today with a Generac Home Standby Generator. Act now to receive a FREE 5-Year warranty with qualifying purchase. Call 1-888-869-5542 today to schedule a free quote. It's not just a generator. It's a power move. (TnScan)

**Olshan Foundation Solutions.**

Your trusted foundation repair experts since 1933. Foundation repair. Crawl space recovery. Basement waterproofing. Water management and more. Free evaluation. Limited time up to \$250 off foundation repair. Call Olshan 1-866-265-5932 (TnScan)

**Wanted - To Buy**

We Buy Houses for Cash AS IS! No repairs. No fuss. Any condition. Easy three step process: Call, get cash offer and get paid. Get your fair cash offer today by calling Liz Buys Houses: 1-877-551-1426 (TnScan)

**Advertise Throughout Tennessee**

YOUR LOW COST ADVERTISING Solution! One call & your 25 word ad will appear in 103 Tennessee newspapers for \$275/wk or 47 Middle TN newspapers for \$120/wk. Call this newspaper's classified advertising dept. or go to [www.tnpress.com/newspaper-networks](http://www.tnpress.com/newspaper-networks) (TnScan)

**Want to be in the Tribune's CLASSIFIEDS**

**Please contact us:**  
**Email: sales1501@tntribune.com**  
**Phone: 615-321-9551**

**Want to be included in the Tribune's weekly classifieds section?**

**Email: sales1501@aol.com or Call: 615-321-3268**