

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 June 6, 2025, executed by RECOLOR PROPERTIES LLC conveying certain real property therein described to ADVANTAGE TITLE AND ESCROW, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee, recorded June 17, 2025, at Instrument Number 20250617-0047420; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Marshall Reddick Mortgage Fund, 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 26, 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: LOT NO. 62 ON THE MAP OF GLENCLIFF ESTATES, SECTION NUMBER 2, AS OF RECORD IN BOOK 1130, PAGES 77-78, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. DESCRIBED AS FOLLOWS: SAID LOT NO. 62 FRONTS 120 FEET ON THE SOUTHEASTERLY SIDE OF GREY-MONT DRIVE AND RUNS BACK BETWEEN LINES 291.8 FEET ON THE NORTHEASTERLY LINE AND 278.8 FEET ON THE SOUTHWESTERLY LINE TO A DEAD LINE IN THE REAR, ON WHICH IT MEASURES 40.5 FEET, BEING THE SAME PROPERTY CONVEYED TO RECOLOR PROPERTIES, LLC, BY DEED OF RECORD IN INSTRUMENT NO 20250617-0047419, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 119 08 0 098.00 PROPERTY ADDRESS: The street address of the property is believed to be 706 GREY-MONT DRIVE, 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): RECOLOR PROPERTIES LLC 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 Ad #271553 2026-02-19 2026-02-26 2026-03-05

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 September 23, 2022, executed by MARC PETKUS 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 September 29, 2022, at Instrument Number 20220929-0107605; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Rocket Mortgage, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on April 2, 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 SITUATED IN THE COUNTY OF DAVIDSON IN THE STATE OF TN, BEING LOT NO. 48, ON THE PLAN OF SECTION THREE, WESTCHASE OF RECORD AS INSTRUMENT NO. 20030807-0112290, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION, BEING THE SAME PROPERTY CONVEYED TO MARC PETKUS, A SINGLE MAN, BY

DEED DATED JUNE 28, 2019 OF RECORD IN DEED INSTRUMENT/ CASE NO. 20190702-0064658, IN THE COUNTY CLERK'S OFFICE. Parcel ID: 114 07 0B 072.00 PROPERTY ADDRESS: The street address of the property is believed to be 1504 WHETSTONE CT, NASHVILLE, TN 37209. 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): MARC PETKUS 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 Ad #271997 2026-02-26 2026-03-05 2026-03-12

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 15, 2022, executed by MARK TRAIL 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 October 25, 2022, at Instrument Number 20221025-0115648; 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 April 2, 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. 19 ON THE PLAN OF STONER MILL, SECTION TWO, OF RECORD IN BOOK 6900, PAGE 904, SAID REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 076 09 0 002.00 PROPERTY ADDRESS: The street address of the property is believed to be 860 STONER MILL LN, HERMITAGE, TN 37076. 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): MARK TRAIL 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 Ad #272211 2026-03-05 2026-03-12 2026-03-19

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 September 6, 2024, executed by PRIME HALLS RESTORATION LLC conveying certain real property therein described to MANGELLI & BILOTTI, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded September 18, 2024, at Instrument Number 20240918-0072232; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to LOAN FUNDER 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 April 2, 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: A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT: BEING PART OF LOT NO. 46, ON THE PLAN OF RECORD IN BOOK 21, PAGE 108, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE & MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTHERLY MARGIN OF SCOVEL STREET 105.5+/- FEET WEST OF THE NORTHWESTERLY CORNER OF THE INTERSECTION OF SCOVEL STREET AND 17TH AVENUE, NORTH; THENCE EASTERLY 105.5+/- FEET ALONG THE NORTHERLY MARGIN OF SCOVEL STREET TO THE INTERSECTION OF SCOVEL STREET AND 17TH AVENUE, NORTH; THENCE NORTHERLY 153+/- FEET ALONG THE WESTERLY MARGIN OF 17TH AVENUE, NORTH TO THE SOUTHERLY MARGIN OF AN ALLEY; THENCE WESTERLY 105.5+/- FEET ALONG THE SOUTHERLY MARGIN OF THE ALLEY TO A POINT; THENCE SOUTHERLY 153.0 FEET +/- TO THE POINT OF BEGINNING, BEING THE SAME PROPERTY CONVEYED HEREIN BY DEED OF RECORD AT INSTRUMENT NO. 202409180072231, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 081 15 0 494.00 (NEW PARCELS: 08115064700 AND 08115064800) PROPERTY ADDRESS: The street address of the property is believed to be 1700 SCOVEL STREET AND 1704 SCOVEL STREET, NASHVILLE, TN 37208. 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): PRIME HALLS RESTORATION LLC OTHER INTERESTED PARTIES: LOAN FUNDER LLC, SERIES 80846 EQUITY TRUST COMPANY CUSTODIAN FBO (DONALD RAFFIELD) IRA, C/O EQUITY TRUST COMPANY 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 #272211 2026-03-05 2026-03-12 2026-03-19

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 15, 2022, executed by MARK TRAIL 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 October 25, 2022, at Instrument Number 20221025-0115648; 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 April 2, 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. 19 ON THE PLAN OF STONER MILL, SECTION TWO, OF RECORD IN BOOK 6900, PAGE 904, SAID REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 076 09 0 002.00 PROPERTY ADDRESS: The street address of the property is believed to be 860 STONER MILL LN, HERMITAGE, TN 37076. 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): MARK TRAIL 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 Ad #272211 2026-03-05 2026-03-12 2026-03-19

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on April 23, 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 GERTRUDE COLLIER, to Westcor Land Title Insurance Company, Trustee, on June 30, 2022, as Instrument No. 20220711-0079603 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Traditional Mortgage Acceptance Corporation 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: All that certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit: Lying and being in the County of Davidson, State of Tennessee, and being more particularly described as follows: Being Lot No. 39 on the Plan of the Nashville Housing Authority S/D No. 1, as of record in Book 3700, page 42, Register's Office for Davidson County, Tennessee. Said Lot No. 39 fronts 57.5 feet on the Easterly Margin of Joseph Avenue and runs back between parallel lines measuring 135.7 feet on each line to a dead line in the rear measuring 57.5 feet thereon. For informational purposes only: The improvements thereon being known as 817 Joseph Avenue. Being the same property conveyed to EUGENE P. COLLIER

AND WIFE, GERTRUDE COLLIER FROM ANDREW EWING, TRUSTEE FOR MAYFIAR HOMES, INC. & EVANS & CROOKETT INC. D/B/A EVANS-CROCKETT-MAYFAIR by Warranty Deed, recorded 7/12/1966 under instrument #35250. Tax ID: 082 07 0 526.00 Current Owner(s) of Property: GERTRUDE COLLIER The street address of the above described property is believed to be 817 Joseph Avenue, 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: SECRETARY OF HOUSING & URBAN DEVELOPMENT AND ESTATE OF GERTRUDE COLLIER AND UNKNOWN HEIRS OF GERTRUDE COLLIER AND JOSHUA CRAIG 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. 24-000003-210-2 For additional sale information visit: <https://www.tnforeclosurenofices.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 #272337 2026-02-26 2026-03-05 2026-03-12

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on April 9, 2026 on or about 10:00AM 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 DEVLIN KARL HYTCHE-SIMMS AND JAQUETA HYTCHE-SIMMS, to Wilburn J. Evans, Trustee, on June 25, 2019, as Instrument No. 20190701-0063565 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: FirstBank 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: (Grantors: Devlin Karl Hytche-Simms, a married man and Jaqueta Hytche-Simms, an unmarried woman) Map 142-06-0D; Parcel 065.00CO LAND in Davidson County, Tennessee, being Unit No. 35-B on the Plan of Doral Country Villa, Section Seven, as of record in Plat Book 5200, Page 223, Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description, together with the appurtenant interest in the common elements of Doral Country Villa, Section VII, a horizontal property regime established by Master Deed of record in Book 5532, Page 727, in said Register's Office. BEING the same property conveyed to Devlin Karl Hytche-Simms, a married man and Jaqueta Hytche-Simms, an unmarried woman by Warranty Deed from Theresa L. Trumbo, an unmarried woman, of record in Instrument No. 20190701-0063564, in the Register's Office of Davidson County, Tennessee. Tax ID: 142 06 0D 065.00 Current Owner(s) of Property: DEVLIN KARL HYTCHE-SIMMS AND JAQUETA HYTCHE-SIMMS The street address of the above described property is believed to be 551 Doral County Drive, Nashville, TN 37221, 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: DORAL COUNTRY VILLAS VII HOA 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. 26-000089-505-1 For additional sale information visit: <https://www.tnforeclosurenofices.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 #272419 2026-02-26 2026-03-05

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, Donald Carl Buckley executed a Deed of Trust to U.S. Bank National Association, Lender and U.S. Bank Trust Company, National Association, Trustee(s), which was dated October 6, 2017, and recorded on October 31, 2017, in Instrument Number 20171031-0114496 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, U.S. 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 April 2, 2026, at 11:00 AM

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FOUNDATIONS - CRAWL SPACES - BASEMENTS - CONCRETE

NOT ALL FOUNDATION CRACKS ARE COSMETIC

\$300 ^{PER} SQ. FT. ANY PROJECT

Not to Exceed 5% of project. Cannot be combined with any other offer or promotional financing. Must be presented at time of inspection. Limitations may apply. Expires 3/31/26.



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Classifieds

CONTINUED FROM PAGE B9

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: SITUATED IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 100 ON THE MAP OF ROSEBANK PARK, AS OF RECORD IN BOOK 1835, PAGE 26, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, SAID LOT NO. 100 FRONTS 100 FEET ON THE NORTHERLY SIDE OF PAFFORD DRIVE AND RUNS BACK 130.6 FEET ON THE EASTERLY LINE AND 130.4 FEET ON THE WESTERLY LINE TO A DEAD LINE, MEASURING 92.2 FEET THEREON. SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE. BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 000060570000664 OF THE DAVIDSON COUNTY, TENNESSEE RECORDS. Parcel ID Number: 083 04 0 150.00 Address/Description: 2409 Pafford Dr, Nashville, TN 37206 Current Owner(s): Donald Carl Buckley 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.: 26-01608 FC01 Ad #272487 2026-02-26 2026-03-05

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on April 2, 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 KRISTOPHER A COLLINS AND TAMARA FRAZIER COLLINS, to John C. McDearman, III, Trustee, on September 29, 2023, as Instrument No. 20231003-0077820 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: Wilson Bank & Trust 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. 94 on the plan of Dry Creek Farms, Phase 2, Section 2, record in Instrument No. 20050825-0101280 Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description. Being the same property conveyed to Kristopher A. Collins and Tamara Frazier Collins, husband and wife, herein by warranty deed dated 29th day of September, 2023, of record at 202310030077819 in said Register's Office for Davidson County, Tennessee. Tax ID: 033 03 0B 092.00 Current Owner(s) of Property: KRISTOPHER A COLLINS AND TAMARA FRAZIER COLLINS The street address of the above described property is believed to be 103 Trailing Blossom Lane, Goodlettsville, TN 37072, 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 RESPON-

SIBILITY 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: IVY HILL AT DRY CREEK FARMS 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. 26-000009-391-1 For additional sale information visit: <https://www.tnforeclosurenices.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 #272545 2026-02-26 2026-03-05

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 29, 2024, executed by REAL ESTATE SOLUTIONS TODAY, LLC conveying certain real property therein described to TENNESSEE TITLE SERVICE LLC, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded September 9, 2024, at Instrument Number 20240909-0069238; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to DEEPHAVEN MORTGAGE, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Ruben Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on April 16, 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 UNIT A OF 1510 BOSCOBEL STREET HOMES, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, AS SHOWN ON THE PLAT ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR 1510 BOSCOBEL STREET HOMES, OF RECORD IN INSTRUMENT NUMBER 20220912-0101384 AND CORRECTED IN INSTRUMENT NUMBER 20220914-0102633, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID PROPERTY. BEING PART OF THE SAME PROPERTY CONVEYED TO REAL ESTATE SOLUTIONS TODAY, LLC BY WARRANTY DEED FROM ROBERT M. TOPPING JR., UNMARRIED OF RECORD IN INSTRUMENT NO. 20220329-0035846, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DATED MARCH 10, 2022 AND RECORDED ON MARCH 29, 2022. Parcel ID: 083 13 0 479.00 (PART OF) PROPERTY ADDRESS: The street address of the property is believed to be 1510 BOSCOBEL ST A, NASHVILLE, TN 37206. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): REAL ESTATE SOLUTIONS TODAY, LLC OTHER INTERESTED PARTIES: The sale of the above-

described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Ruben Lublin TN, PLLC, Substitute Trustee 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 #272767 2026-03-05 2026-03-12 2026-03-19

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on April 16, 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 DEANDRA L. NELSON, to Lighthouse Title & Escrow, Trustee, on April 5, 2021, as Instrument No. 20210412-0047957 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: PHH MORTGAGE CORPORATION 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 all of Lot No. 40, Subdivision Plat, Section 1, Phase 1 South Shore, of record in Instrument Number 20020624-0075604, Register's Office for said County, to which reference is hereby made for a more complete and accurate description of said lot. Being the same property conveyed to Deandra L. Nelson, a single woman from Clayton Properties Group, Inc., a Tennessee corporation by Warranty Deed on June 7, 2018, of record in Instrument Number 20180611-0055792, Register's Office for Davidson County, Tennessee. Tax ID: 165-05-0A-040.00 Current Owner(s) of Property: DEANDRA L. NELSON The street address of the above described property is believed to be 420 Shoreline Circle, Antioch, TN 37013, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: SECRETARY OF HOUSING AND URBAN DEVELOPMENT AND VILLAGE AT SOUTH SHORE HOMEOWNERS ASSOCIATION 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. 24-000282-671-2 For additional sale information visit: <https://www.tnforeclosurenices.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 #272774 2026-03-05 2026-03-12

NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE POSTPONED TO APRIL 2, 2026 WHEREAS, Geneva Esin and Esiri Esin executed a Deed of Trust to Roushanak Pazouki Baghai, Trustee for the benefit of CTX Mortgage Company, LLC, on July 26, 2005 and recorded on August 11, 2005 in Book N/A, Page N/A, Instrument Number 20050811-0095411 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 The Bank of New York Mellon F/K/A The Bank Of New York as successor in interest to JP Morgan Chase Bank, N.A. as Trustee for Soundview Home Loan Trust 2005-CTX1 Asset-Backed Certificates, Series 2005-CTX1 (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 April 2, 2026, at 10:00 am, postponed from February 26, 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: Being Unit No. 122 on the Plan of Phase One, Provincetown, a Horizontal Property Regime with Private Elements of record in Instrument No. 20031119-0618785, Exhibit "A-1", Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description thereof. Being the same property conveyed to Geneva Esin and husband, Esiri Esin, by deed from Centex Homes, a Nevada General Partnership, recorded of record in Instrument No. 200508110095410, Register's Office for Davidson County, Tennessee. Street Address: 5843 Monroe Crossing, Antioch, TN 37013 Parcel Number: 163 16 0A 022.00 Current Owner: Bey-Hak Estates RLT1 Tr Other Interested Party(ies): Provincetown Townhouse Homeowners Association, Inc. and Mortgage Electronic Registration Systems, Inc. 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.: 25-003279-01 Ad #272797 2026-03-05

NOTICE TO CREDITORS #26P199 ESTATE OF FLORENCE L. KEELS. Notice is hereby given that on the 26th day of February, Letters of Authority in respect to the estate of, FLORENCE L. KEELS, who died on 01/28/2026 were issued to the undersigned by the Circuit Court of Davidson County, Tennessee Probate Division. All persons, resident and non-resident, having claims, matured, or un-matured, against the estate are required to file same with the clerk of the above name court on or before the earlier of the dates prescribed in (1) or (2), otherwise their claims will be forever barred: (1) (A) Four (4) months from the date of the first publication (or posting, as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date of the first publication (or posting); or (2) Twelve (12) months from the date of the first publication (or posting), as the case may be) of this Notice if the creditor received an actual copy of the Notice to Creditors at least sixty(60) days before the date that is four (4) months from the date of the first publication (or posting); or (B) Sixty (60) days from the date of the first publication (or posting); 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