

Finance

New student loan plan comes with higher bills for many, but tax planning can help

By Annie Nova

With a bit of strategy, federal student loan borrowers can lower their monthly bills on the U.S. Department of Education’s new repayment plan, coming July 1. Under the Repayment Assistance Plan, or RAP, borrowers pay a higher percentage of their income as their earnings grow. That means that finding ways to lower your pre-tax income by even a small amount can reduce your monthly student loan payments, said Landon Warmund, a certified financial planner and certified student loan professional at Reliant Financial Services in Kansas City, Missouri. “There’s definitely some unique opportunities with it,” said Warmund, a member of CNBC’s Financial Advisor Council. Figuring out how to reduce your monthly loan bill under RAP may be especially important for the millions of borrowers now forced to leave the Biden-era Saving on a Valuable Education, or SAVE, plan. A federal appeals court ended SAVE, the most affordable repayment plan to date, earlier this year. Student loan borrowers need to exit SAVE within roughly 90 days of July 1, and many will see higher required payments under other plans. “Borrowers can look to avoid these payment jumps by exploring what pre-tax ben-



efits they have available to them at work to reduce their taxable income, which keeps them under key income numbers,” Warmund said. RAP also doesn’t shield a portion of a borrower’s income for necessary expenses in its bill calculation, as other IDR plans do; instead, it determines the payment based on adjusted gross income. AGI is your total earnings before taxes, minus certain deductions. For those who enroll in RAP, “even a single dollar difference in AGI could lead to a several-hundred-dollar impact in regard to total student loan payments over a year,” Warmund said.

For example, due to RAP’s formula, a student loan borrower with an AGI of \$59,999 a year could pay about \$50 a month, or \$600 a year, less than a borrower who has a \$60,000 AGI, he said. There are several ways that borrowers may be able to reduce their AGI, and therefore lower their monthly RAP bill, said Carolina Rodriguez, director of the Education Debt Consumer Assistance Program in New York, a nonprofit that assists borrowers. Directing a portion of your paycheck to your workplace 401(k) retirement plan or a traditional IRA — or increasing your contributions to these accounts — is one

method, Rodriguez said. Keep in mind: To lower your AGI, those contributions need to be pretax or deductible, so money put into a Roth IRA or Roth 401(k) wouldn’t help here. The RAP plan does have a lot of nice benefits if you plan accordingly. Making pretax contributions to a health savings account, or HSA, or a flexible spending account, or FSA, are additional options to bring down your taxable wages, Rodriguez said. Companies can offer several kinds of FSAs, including for qualifying healthcare, dependent care and commuting expenses. Meanwhile, if you’re self-employed, claiming legitimate business expenses and deductions on your Schedule C can have the same outcome, Rodriguez said. Even if you’re able to lower your monthly payment under RAP, you may end up paying more than you would on other plans over the life of the loan, Rodriguez said. That’s because RAP leads to student loan forgiveness only after 30 years, compared with the typical 20- or 25-year timeline on other IDR plans. As a result, some borrowers may want to compare their monthly bill and total payment amount on RAP to other repayment plans. However, RAP will be the only IDR plan available to student loan borrowers who take out a loan after July 1.

Legals/Classifieds

NOTICE OF DEFAULT AND FORECLOSURE SALEWHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Note dated February 8, 2022, and the Deed of Trust of even date securing the same, recorded March 1, 2022, under instrument #20220301-0023178 in Office of the Register of Deeds for Davidson County, Tennessee, executed by Neely Henry, conveying certain property therein described to Joseph B. Pitt Jr. as Trustee for Figure Lending LLC; and the undersigned, Mackie Wolf Zientz & Mann, P.C., having been appointed Successor Trustee by MEB Loan Trust VIII. FURTHER, by Order Appointing Special Commissioner for Foreclosure Sale on behalf of Successor Trustee filed on May 21, 2026, in Case No. 25-1095-IV in the Chancery Court of Davidson County, Tennessee, it was ordered and adjudged that Auction.com, LLC was appointed as the special commissioner to sell the property at foreclosure sale; that Mackie Wolf Zientz & Mann, P.C., as Successor Trustee, through its appointed special commissioner, Auction.com, LLC by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, shall offer for sale the subject property of this action; that said sale shall be conducted in accordance with Tennessee Code Annotated §35-5-101 et seq.; and that said sale will be conducted online at www.auction.com. NOW, THEREFORE, PUBLIC NOTICE IS HEREBY GIVEN that the entire indebtedness has been declared due and payable; and that pursuant to said above-mentioned judicial orders, an agent of Auction.com, LLC will conduct the Online Only auction at www.auction.com, with the bidding window opening on July 7, 2026 at 10:00 AM CDT and closing on July 9, 2026 at 10:00 AM CDT subject to extension, and will sell at public sale to the highest bidder, as set forth below, the following described real estate. The winning bidder must wire purchase funds by 5:00 PM CDT on the day of the sale. The sale is free from all redemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Davidson County, Tennessee, and being more particularly described as follows: Land in Davidson County, Tennessee, being Lot No. 1, Golden Valley Estates, Section 1, as of record in Book 4175, Page 142, Register’s Office for Davidson County, Tennessee, to which plan reference is here made for a more complete description. APN:1-22039-253 COMMONLY KNOWN AS: 3184 GWYNNWOOD DR, NASHVILLE TN 37207 This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back 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: TENANTS OF Neely Henry, Secretary of Housing and Urban Development In the event the winning bidder fails to comply with the terms of sale, the Special Commissioner shall have the option to either (i) declare the next highest bidder as the winning bidder or (ii) immediately proceed with the resale of the property without renote or republication. 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, without further publication, upon announcement at the time and

place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record. As of July 1, 2025, notices pursuant to Tennessee Code Annotated §35-5-101 et seq. are posted online at www.internetpostings.com by a third-party internet posting company. DATED May 27, 2026 _____/ Andrew Jensen _____ Jonathan P. Sellers #030819 Jason Nabors, #037973 Andrew Jensen, #043120 MACKIE WOLF ZIENTZ MANN, P.C., 725 Cool Springs Blvd, Ste. 140 Franklin, TN 37067 (615)238-3630 Mackie Wolf Zientz & Mann, P.C., Successor Trustee Ad #279778 2026-06-11 2026-06-18

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 24, 2024, executed by TIFFANY AVICHOUSER and RACHEL BOSTICK conveying certain real property therein described to JOE M. KIRSCH, as Trustee, as same appears of record in the Register’s Office of Davidson County, Tennessee recorded May 24, 2024, at Instrument Number 20240524-0038855; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC who is now the owner of said debt; and WHEREAS, the undersigned, 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 July 9, 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. 436B ON THE PLAN OF FOURTHIRYSIX PATTERSON STREET, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS OF RECORD IN EXHIBIT “B” IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTION AT INSTRUMENT NO. 20230119-0004356, IN THE REGISTER’S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. Parcel ID: 133010F00200CO PROPERTY ADDRESS: The street address of the property is believed to be 438 PATTERSON ST, NASHVILLE, TN 37211. 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): TIFFANY AVICHOUSER, RACHEL BOSTICK OTHER INTERESTED PARTIES: ETHAN R. PAGE, ESQ., ROGERS, SHEA & SPANOS 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. This sale is subject to purchaser’s tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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 #279908 2026-06-04 2026-06-11 2026-06-18

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated June 17, 2022, executed by CASANDRA STANLEY AKA CASANDRA MCNEESE-STANLEY conveying certain real property therein described to MOMENTUM TITLE, LLC, as Trustee, as same appears of record in the Register’s Office of Davidson County, Tennessee recorded June 27, 2022, at Instrument Number 20220627-0073640; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC who is now the owner of said debt; and WHEREAS, the undersigned, 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 July 23, 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: BEING LOT 11 ON THE PLAN OF CALEB CHASE, A PLANNED UNIT DEVELOPMENT OF RECORD IN BOOK 6250, PAGE 821, REGISTER’S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE LEGAL DESCRIPTION THEREOF. BEING THE SAME PROPERTY CONVEYED TO CASANDRA STANLEY, MARRIED WOMAN, BY WARRANTY DEED FROM L. PAUL THOMPSON, JR., UNMARRIED, AND BARBARA J. THOMPSON, UNMARRIED, AS JOINT TENANTS WITH RIGHTS

OF SURVIVORSHIP, DATED JUNE 17, 2022, OF RECORD IN INSTRUMENT NO. 202206270073639, IN THE REGISTER’S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, Parcel ID: 064 11 0A 011.00 PROPERTY ADDRESS: The street address of the property is believed to be 204 CAMERON CT, 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): CASANDRA STANLEY AKA CASANDRA MCNEESE-STANLEY OTHER INTERESTED PARTIES: TANDEM REALTY, LLC, 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. This sale is subject to purchaser’s tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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 #280540 2026-06-11 2026-06-18 2026-06-25

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 31, 2017, executed by NORA ARLENNE VARGAS and PHUONG LAN TO and ANDY DAN conveying certain real property therein described to JOHN T. COOK, ATTORNEY, as Trustee, as same appears of record in the Register’s Office of Davidson County, Tennessee recorded April 3, 2017, at Instrument Number 20170403-0031956; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Lan Do 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 July 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 LOT NO. 28 ON THE PLAN OF WHITEMORE VALLEY, SECTION 2-A, OF RECORD IN BOOK 6250, PAGE 611, REGISTER’S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION THEREOF. BEING THE SAME PROPERTY CONVEYED TO NORA ARLENNE VARGAS, PHUONG LAN TO and HUSBAND, ANDY DAN, BY WARRANTY DEED DATED AUGUST 24, 2016, FROM STEVE MICHAELS OF RECORD IN INSTRUMENT NO. 20160826-0089617, REGISTER’S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, Parcel ID: 162 07 0 193.00 PROPERTY ADDRESS: The street address of the property is believed to be 66 OCALA DRIVE, ANTIOCH, TN 37013. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): NORA ARLENNE VARGAS, PHUONG LAN TO, ANDY DAN 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. This sale is subject to purchaser’s tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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 #280844 2026-06-18 2026-06-25 2026-07-02

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 29, 2024, executed by ANDY DAN conveying certain real property therein described

to JOHN T. COOK, ATTORNEY, as Trustee, as same appears of record in the Register’s Office of Davidson County, Tennessee recorded January 31, 2024, at Instrument Number 20240131-0006723; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Lan Do 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 July 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 LOT NO. 29 ON THE PLAN OF WHITEMORE VALLEY, SECTION 2-A, AS OF RECORD IN BOOK 6250, PAGE 611, REGISTER’S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION THEREOF. BEING THE SAME PROPERTY CONVEYED TO ANDY DAN BY CASH DEED DATED MAY 10, 2013, FROM THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF WASHINGTON, D.C., OF RECORD IN INSTRUMENT NO. 20130521-0051228, REGISTER’S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 162 07 0 194.00 PROPERTY ADDRESS: The street address of the property is believed to be 70 OCALA DRIVE, ANTIOCH, TN 37013. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ANDY DAN 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. This sale is subject to purchaser’s tendering to Ruben Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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 #280844 2026-06-18 2026-06-25 2026-07-02

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TAINED WILL BE USED FOR THAT PURPOSE. Rubín Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rslaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #280847 2026-06-18 2026-06-25 2026-07-02

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 16, 2015, executed by ANDY NGUYEN DAN and PHUONG LAN to conveying certain real property therein described to JOHN T. COOK, ATTORNEY, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded June 18, 2015, at Instrument Number 20150618-0058015; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Lan Do who is now the owner of said debt; and WHEREAS, the undersigned, Rubín 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, Rubín 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 July 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 LOT NO. 44 ON THE PLAN OF WHITTEMORE VALLEY, SECTION 2-A, AS OF RECORD IN BOOK 6250, PAGE 611, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION THEREOF. BEING THE SAME PROPERTY CONVEYED TO ANDY NGUYEN DAN AND PHUONG LAN TO, HUSBAND AND WIFE, BY WARRANTY DEED DATED JUNE 16, 2015, FROM JAKE SOGGA, OF RECORD IN INSTRUMENT NO. 20150618-0058014, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 162 07 0 201.00 PROPERTY ADDRESS: The street address of the property is believed to be 400 JOSEPHINE COURT, ANTIOCH, TN 37013. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control. CURRENT OWNER(S): ANDY NGUYEN DAN, PHUONG LAN TO 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. This sale is subject to purchaser's tendering to Rubín Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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. Rubín Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rslaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #280850 2026-06-18 2026-06-25 2026-07-02

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 27, 2020, executed by ANDY NGUYEN DAN conveying certain real property therein described to JOHN T. COOK, ATTORNEY, as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded January 28, 2020, at Instrument Number 20200128-0009950; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Lan Do who is now the owner of said debt; and WHEREAS, the undersigned, Rubín 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, Rubín 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 July 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: TRACT NO. 1: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 7 ON THE FINAL PLAT OF PHASE ONE, BEDFORD FORREST, OF RECORD IN BOOK 9700, PAGE 771, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION THEREOF. BEING THE SAME PROPERTY CONVEYED TO ANDY NGUYEN DAN, A MARRIED MAN, BY WARRANTY DEED FROM MARK MATLOCK AND WIFE, ALICE MATLOCK, OF RECORD IN INSTRUMENT NO. 20200128-0009949, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. Parcel ID: 181 14 0 003.00 PROPERTY ADDRESS: The street address of the property is believed to be 708 WALLER ROAD, BRENTWOOD, TN 37027. 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): ANDY NGUYEN DAN 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. This sale is subject to purchaser's tendering to Rubín Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. 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. Rubín Lublin TN, PLLC, Substitute Trustee 3145 Avalon Ridge Place, Suite 100 Peachtree Corners, GA 30071 rslaw.com/property-listing Tel: (877) 813-0992 Fax: (470) 508-9401 A copy of this notice is being published at www.BetterChoiceNotices.com Ad #280852 2026-06-18 2026-06-25 2026-07-02

NOTICE OF DEFAULT AND FORECLOSURE SALEWHEREAS, on August 23, 2010, a certain Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by EVELYN MCKENNEY, as trustor(s) in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS, as beneficiary and Clarity Title, LLC, as trustee, and was recorded on August 30, 2010 under Clerk's Instrument Number 20100830-0068329 in the real property records of Davidson County, Tennessee. WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated March 28, 2017, and recorded on June 9, 2017, under Clerk's Instrument Number 20170609-0057783 in the real property records of Davidson County, Tennessee; and WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Trustor is now deceased and the property is not the principal residence of at least one surviving borrower; and WHEREAS, the entire amount delinquent as of August 6, 2026 is \$266,651.08; and WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable; NOW THEREFORE, pursuant to powers vested in Mackie Wolf Zientz & Mann, P.C. by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of Mackie Wolf Zientz & Mann, P.C. as Foreclosure Commissioner, recorded in the real property records of Davidson County, Tennessee under Instrument number 20190725-0073181, notice is hereby given that on August 6, 2026, on or about 12:00PM local time, all real property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder: Land in Davidson County, Tennessee, being lot No. 32 on the plan of Hunters Hill, Section 1, of record in plat book 5800, page 350, register's office for said county, to which reference is made for a more complete description. Being the same property conveyed to William H. McKenney et ux, Evelyn McKenney on 09/07/1984, by deed from James A. Powell et ux, Sybil Powell and Larry Powell et ux, Carol Powell, filed for record on 09/11/1984, in book 6379, page 79, register's office for Davidson County, Tennessee. The said William H. McKenney having since died on 10/30/2006, leaving title vested in Eve-

lyn McKenney. Commonly known as: 661 Dutchmans Drive, Hermitage, TN 37076. Tax ID: 075 08 0 209.00 The sale will be held in Davidson County, Tennessee at the following location: at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee. The Secretary of Housing and Urban Development will bid \$266,651.08. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale. When making their bids, all bidders except the Secretary must submit a deposit totaling \$26,665.11 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$26,665.11 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them. The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due. If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder. There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant. Other interested Parties: ESTATE OF EVELYN MCKENNEY AND UNKNOWN HEIRS OF EVELYN MCKENNEY AND SECRETARY OF HOUSING AND URBAN DEVELOPMENT AND EVA J. GROLEAU, EXECUTOR OF THE ESTATE OF EVELYN MCKENNEY. If applicable, the notice requirements of T.C.A. §35-5-101 have been met. 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. The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed. The amount that must be paid if the mortgage is to be paid in full prior to the scheduled sale is \$266,651.08, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement. Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below. Date: May 29, 2026

By Andrew Jensen, Attorney at Law, Bar No. 043120 Mackie Wolf Zientz & Mann, P.C. Foreclosure Commissioner Park East 725 Cool Springs Blvd, Suite 140 Franklin, TN 37067 (615) 238-3630 (615) 777-4517 Fax MWZM File: 26-000031-430-1 TN INVESTORS PAGE: http://mwzmlaw.com/tn_investors.php Ad #280855 2026-06-11 2026-06-18 2026-06-25

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, Sidney Antwone Gray aka Sidney Gray executed a Deed of Trust to Fifth Third Bank, National Association, Lender and David P.

Dempsey, Trustee(s), which was dated February 1, 2024, and recorded on February 5, 2024, in Instrument Number 20240205-0007861 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, N.A., (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 July 23, 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 Davidson County, State of Tennessee, described as follows, to wit: Unit 920, Four Maples Condominiums, as established under Master Deed of record in Book 5657, Page 438, as corrected in Book 5660, Page 185, amended in Book 9263, Page 512 and Instrument No. 20251012-0122820, and depicted in Plat Book 5200, Page 283, in the Register's Office, Davidson County, Tennessee, to which master deed reference is hereby made for a more particular description of said unit, together with an undivided interest in the common elements as shown on said master deed. Being the same property conveyed to Lynzee Pinkert, a single woman, by Warranty Deed from Atef Boutros, married, of record in Instrument No. 20200415-0039290, in the Register's Office of Davidson County, Tennessee, dated April 09, 2020 and recorded on April 15, 2020. Parcel ID Number: 107 13 0A 020.00 Address/Description: 920 Coarsery Dr, Nashville, TN 37217 Current Owner(s): Sidney Gray Other Interested Party(ies): Four Maples 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 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.: 26-09218 FC01 Ad #280900 2026-06-18 2026-06-25

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, Taylor Caiola executed a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Pinnacle Bank, Lender and Hugh M. Queener, Trustee(s), which was dated January 12, 2022, and recorded on January 26, 2022, in Instrument Number 20220126-0009279, subsequently modified by a Loan Modification Agreement recorded September 15, 2025 in Instrument Number 20250915-0073276 in the amount of Three Hundred Seventy Five Thousand One Hundred Fifty-One and 75/100 (\$375,151.75) 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, PNC 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 July 23, 2026, at 11:00 AM at the usual and customary location at the Davidson County Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, Tennessee, to wit: Land situated in Davidson County, Tennessee, being Unit 2407A, as established in Declaration of Covenants, Conditions and Restrictions for Homes at 2407 Dowland Street, a Horizontal Property Regime with Private Elements of record at Instrument No. 20160107-0001826 in the Register's Office of Davidson County, Tennessee with Play attached as Exhibit "b" to which Master Deed reference is hereby made for a more particular description of said property. Being the same property conveyed to Matthew Klooster, single man by Warranty deed from TBC Development, LLC of record in Instrument No. 20180730-0073878 Register's Office for Davidson County, Tennessee, dated July 24, 2018 and recorded on July 30, 2018. (Value of consideration

shown in the aforementioned deed \$275,000.00.) Being the same property conveyed to Regalshire Guardian LLC, Trustee of the 2407A Dowland Street Revocable Living Trust by Quitclaim deed from Matthew Klooster of record in Instrument No. 20200831-0098136 Register's Office for Davidson County, Tennessee, dated August 11, 2020 and recorded on August 31, 2020. (Value of consideration shown in aforementioned deed \$0.00.) FOR INFORMATIONAL PURPOSES ONLY: Being also known as 2407 A Dowland Street 2407A, Nashville, Tennessee 37208. BEING the same property conveyed to Taylor Caiola by deed from Matthew J. Klooster, member of Regalshire Guardian LLC, Trustee of the 2407A Dowland Street Revocable Living Trust of record in Book / Record Book / Deed Book / Volume _____ Page _____ or Instrument # 202201260009278, Register's Office for Davidson County, TN. Parcel ID Number: 031 02 0E 001 Address/Description: 2407 A Dowland St, Nashville, TN 37208 Current Owner(s): Taylor Caiola and Sumika Hunter Other Interested Party(ies): SUMIKA HUNTER The sale of the property described above shall be subject to all matters shown on any recorded plat; any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; a deed of trust; and any matter than an accurate survey of the premises might disclose; and All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. The website of the third-party internet posting company that is posting this advertisement pursuant to §35-5-101(a)(2) is: WWW.BetterChoiceNotices.com This office is attempting to collect a debt. Any information obtained will be used for that purpose. Brock & Scott, PLLC, Substitute Trustee c/o Tennessee Foreclosure Department 4360 Chamblee Dunwoody Road, Suite 310 Atlanta, GA 30341 PH: 404-789-2661 FX: 404-294-0919 File No.: 25-03537 Ad #280905 2026-06-18 2026-06-25

NOTICE OF FORECLOSURE SALE STATE OF TENNESSEE, DAVIDSON COUNTY WHEREAS, Marcie Allen Van Mol, as Trustee of the Charles Rogan Allen Family Trust Dated 11/30/2018 executed a Deed of Trust to First Horizon Bank, Lender and Charles W. Ricketts, Jr., Trustee(s), which was dated July 14, 2022, and recorded on July 21, 2022, in Instrument Number 20220721-0083479 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, First Horizon Bank, (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 July 23, 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: Land in Davidson County, Tennessee, being Lot No. 35 on the Plan of Wallace Subdivision, Part 1, of record in Book 1424, Page 16, 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 Charles Rogan Allen by Warranty Deed from Evie N. Sommers and husband, Kevin T. Sommers of record in Instrument No. 20010430-0043162, Register's Office for Davidson County, Tennessee, dated April 26, 2001 and recorded on April 30, 2001. The said Charles Rogan Allen having since died on July 17, 2019, and on August 1, 2019, his Last Will and Testament was admitted to the Seventh Circuit Court for Davidson County, Tennessee, Probate Division, as Docket No. 19P1374. Being the same conveyed to Grantor(s) herein by deed of even date and being recorded simultaneously herewith in (as Instrument No. 202207210083478) in the Register's Office for Davidson County, Tennessee. Being also known as 4106 Sneed Rd, Nashville, TN 37215. Lenders Title Company File No. 22-001170-525 Parcel ID Number: 116 16 0 114 Address/Description: 4106 Sneed Rd, Nashville, TN 37215 Current Owner(s): Cecil Marie Allan Van Mol (a/k/a) Marcie Allen Van Mol, as Trustee of the Charles Rogan Allen Family Trust, its successors and assigns Other Interested Party(ies): First Horizon Bank/Cecil Marie Allan Van Mol (aka) Marcie Allen Van Mol as Trustee of the Charles Rogan Allen Family Trust 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.: 26-11013 FC01 Ad #280950 2026-06-18 2026-06-25

SUBSTITUTE TRUSTEE'S SALE Sale at public auction will be on July 23, 2026 on or about 11:00AM local time, at the Front Entrance, The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, conducted by the Co-Substitute Trustees as identified and set forth herein below, pursuant to Deed of Trust executed by HERBERT G SAMPSON, to David Marttala, Trustee, on October 6, 2020, as Instrument No. 20201016-0120369 in the real property records of Davidson County Register's Office, Tennessee. Owner of Debt: PHH ASSET 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 Lots(s) 187, as shown on the map entitled Peppertree Forest, Section 14, of record in Plat Book 7900, Page 501, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description. Being the same property conveyed to Herbert G. Sampson, a Single Man, by deed from Eddie Cox, Unmarried, of record in Instrument No. 20180220-0016060, dated February 15, 2018, said Register's Office. Tax ID: 17682000800 Current Owner(s) of Property: HERBERT G SAMPSON The street address of the above described property is believed to be 4864 Peppertree Drive, Antioch, TN 37013, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control. SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. THE RIGHT IS RESERVED TO ADJOURN THE DAY OF THE SALE TO ANOTHER DAY, TIME AND PLACE CERTAIN WITHOUT FURTHER PUBLICATION, UPON ANNOUNCEMENT AT THE TIME AND PLACE FOR THE SALE SET FORTH ABOVE. THE TERMS OF SALE ARE CASH. ANY TAXES OR FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS SET ASIDE FOR ANY REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE GRANTOR, THE GRANTEE, OR THE CO-TRUSTEES. OTHER INTERESTED PARTIES: JAMES SAMPSON 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. 26-000445-671-2 For additional sale information visit: <https://www.inforeclosurenottices.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 #281032 2026-06-18 2026-06-25

NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated February 28, 2018, executed by RANDY KOHRS, AN UNMARRIED MAN, to David Marttala, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR FIRST NATIONAL BANK OF MIDDLE TENNESSEE, its successors and assigns, recorded on March 7, 2018 in Instrument Number: 20180307-0021320, in the Register of Deeds Office for Davidson County, Tennessee, to which reference is hereby made; and WHEREAS, U.S. BANK NATIONAL ASSOCIATION, hereinafter "Creditor", the party entitled to enforce said security interest, having appointed Robertson, Anschütz, 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, Anschütz, Schneid, Crane & Partners, PLLC, as Substitute Trustee, or its

CONTINUED TO PAGE B10

