FILE NO.: PNY-18-08087

Karen Johnson Davidson County
Batch# 1072656 DEEDTRS
11/16/2023 10:45:29 AM 3 pgs
Fees: $18.00 Taxes: $1,406.00
20231116-0089386

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or true value, whichever is greater for this transfer is
$ 380,000, Affiant
Subscribed and sworn before me this the
16 Day of November, 2023.
P. Wilhem, Deputy Register

Prepared by and Return to:
Rubin Lublin TN, PLLC
1661 International Drive, Suite 400
Memphis, TN 38120
PNY-18-08087

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
The Michaels LLC	The Michaels LLC	050020A04900CO
1602 Newstead Terrace Brentwood, TN 37027	1602 Newstead Terrace Brentwood, TN 37027	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated June 21, 2017 and recorded June 22, 2017, at **Instrument Number 20170622-0062888**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **CYNTHIA HOWARD** ("Borrower") conveyed to K THOMAS SIDWELL, Trustee, certain real property as described below (the "Property") to secure the payment of a certain indebtedness described in the Deed of Trust including, without limitation, that evidenced by a certain promissory note executed on June 21, 2017, (the "Note"), which obligation is presently held by **PennyMac Loan Services, LLC**; and

WHEREAS, demand was made for the payment of the Note secured by the Deed of Trust referenced above, the payment of which was in default, and the obligation secured by the Deed of Trust referenced above was declared due and payable as provided in the Note and Deed of Trust, but the obligation was not paid; and

WHEREAS, Lender, the holder of the Note evidenced by the Deed of Trust, demanded that the Property be advertised and sold in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, was duly appointed as Substitute Trustee in the place and stead of K THOMAS SIDWELL, said appointment being set forth in **Instrument Number 20190306-0020400** in said Register's Office; and

WHEREAS, the Substitute Trustee caused a diligent search of the military records for each known Borrower in compliance with the Service Members Civil Relief Act, and as such the foreclosure of this property is not subject to the provisions of 50 U.S.C. § 501, et seq.; and

WHEREAS, the Substitute Trustee caused a diligent search of the bankruptcy records for each known Borrower and determined that Substitute Trustee was not subject to an automatic stay in bankruptcy both at the time foreclosure proceedings commenced and the time the Property was sold; and

WHEREAS, the Substitute Trustee caused notice to be published as provided for under T.C.A. §35-5-104 and as provided in the Deed of Trust and Note in The Tennessee Tribune that the Property would be sold on November 2, 2023, at 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, located in Nashville, Tennessee, such advertisement appearing in said newspaper on September 28, 2023, October 5, 2023, October 12, 2023, a copy of such notice was sent to the parties required under T.C.A. § 35-5-101(e) prior to the first publication date written above, and following such notice the default was not cured; and

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WHEREAS, on November 2, 2023, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **The Michaels LLC** at the price of **Three Hundred Eighty Thousand and 00/100 ($380,000.00)** this being the highest, last and best bid.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of Three Hundred Eighty Thousand and 00/100 ($380,000.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **The Michaels LLC** ("Grantee"), its successors and assigns, all of its right, title and interest in and to the Property, including without limitation, the following described real estate and improvements located thereon, but no further or otherwise, located in Davidson County, Tennessee, and more particularly described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 49 ON THE PLAN OF BELLE ARBOR PUD PHASE 2 (FORMERLY KNOWN AS VICTORY VILLIAGE PUD) OF RECORD IN INSTRUMENT NO. 20161222-0134965 AND CORRECTED BY SURVEYOR`S CERTIFICATE OF CORRECTION OF RECORD IN INSTRUMENT NO. 20170110-0002925 REGISTER`S OFFICE OF DAVIDSON COUNTY, TENNESSE TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING SAME PROPERTY CONVEYED TO CYNTHIA HOWARD, A MARRIED WOMAN BY SPECIAL WARRANTY DEED FROM NVR, INC. T/A RYAN HOMES, TO BE REOCRDED IMMEDIATELY PRIOR TO THE RECORDING HEREOF IN REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

The source of title is recorded at Instrument Number 20170622-0062887, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 1852 BELLE ARBOR DRIVE, NASHVILLE, TN 37207.

To have and to hold the aforesaid real estate, together with all improvements thereon, free from any equity of redemption, statutory right of redemption, spouse's elective share, homestead, dower, courtesy and all other exemptions, as provided in, but only to the extent provided in, said Deed of Trust.

Said sale will be subject to any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; applicable covenants, restrictions, building setbacks, easements, and to all conditions as shown with respect to the aforementioned Property in the Register's Office of Davidson County, Tennessee; any governmental zoning and subdivision ordinances or regulations in effect thereon; the accuracy of the Index Book of the said Register's Office; and any other matters which an accurate survey of the Property might disclose.

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The Property is conveyed AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

WITNESS the signature of the Substitute Trustee on this the 3 day of November, 2023.

Rubin Lublin TN, PLLC

Printed Name: Jonathan Laster
Title: Authorized Signer of Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC

STATE OF GEORGIA
COUNTY OF GWINNETT

Before me, Najah Jones, of the state and county aforesaid, personally appeared, Jonathan Laster, Authorized Signer of Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself to be an Authorized Signer of Rubin Lublin, LLC, a Limited Liability Company, and that he as such officer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the Limited Liability Company by himself as such officer.

WITNESS my hand and seal at office in Peachtree Corners, Georgia, on this the 3 day of November, 2023.

N. Jones

Notary Public

My commission expires: 9/22/26

NAJAH JONES NOTARY EXPIRES GEORGIA SEPT. 22, 2026 PUBLIC FULTON COUNTY

STATE OF _____
COUNTY OF _____

The actual consideration or value, whichever is greater, for this transfer is $ _____.

WITNESS my hand on this _____ day of _____, 2023.

Printed Name: Grantee/Agent

Sworn to and subscribed before me this on this the _____ day of _____, 2023.

Notary Public

My commission expires: _____