This Instrument Prepared By:
Kent D. McPhail
McPhail Sanchez, LLC
126 Government Street
Mobile, AL 36602

Karen Johnson Davidson County
Batch# 1226887 DEEDTRS
01/16/2025 12:54:30 PM 7 pgs
Fees: $38.00 Taxes: $1,453.39
20250116-0003704

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, ELONDA C. GOODLOE, AN UNMARRIED WOMAN, by Deed of Trust (the "Deed of Trust"), dated October 6, 2017, and recorded on October 10, 2017 in Instrument Number 20171010-0103740, in the Register of Deeds Office of Davidson County, Tennessee, conveyed to ATTORNEYS TITLE COMPANY, INC., Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note") described in the Deed of Trust, which Note was payable to, Farmington Mortgage, A Division of Capstar Bank, which the aforementioned Deed of Trust was subsequently assigned to Flagstar Bank, N.A. f/k/a Flagstar Bank, FSB, dated 07/29/2019 and recorded on 07/31/2019 in Instrument Number 20190731-0075503 and;

WHEREAS, McPhail Sanchez, LLC was appointed Substitute Trustee by the owner and holder of the Note by an instrument of record in Instrument Number 20230918-0072901, said Register's Office; and

WHEREAS default was made in the payment of the Note; and

WHEREAS the owner and holder of the Note demanded that the Substitute Trustee foreclose the Deed of Trust. The notice requirements of T.C.A §35-5-117 were satisfied prior to the first publication of the Notice of Substitute Trustee's Sale; and

WHEREAS, pursuant to instructions of the owner and holder, the Substitute Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in the Tennessee Ledger on November 22, 2024, November 29, 2024 & December 6, 2024; and by which advertisement the sale was appointed to be held on January 9, 2025 at 11:00 AM, at the Front Entrance of the Historic Davidson County Courthouse, located at One Public Square, Nashville, Tennessee 37201; and,

WHEREAS, the Substitute Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, at the Davidson County Courthouse in Nashville, Tennessee at 11:00 AM on January 9, 2025. And, Flagstar Bank, N.A. f/k/a Flagstar Bank, FSB, (hereinafter "Grantees") being the highest and best bidder thereof, became the purchaser of said property for the sum of Three Hundred Ninety-Two Thousand, Eight Hundred Seven Dollars and Forty-Nine cents ($392,807.49).

NOW, THEREFORE, McPhail Sanchez, LLC in its capacity as Substitute Trustee, and not otherwise, for and in consideration of the premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the Grantee, his/her/its heirs, representatives, successors, and assigns, certain real property located in Davidson County, Tennessee, more particularly described as follows:

Land in Davidson County, Tennessee, being Lot No. 20 on the Plan of Phase Two, Section Four, Brookside Woods, a Planned Unit Development, of record in Instrument No. 20000811-0079778, Register's Office for Davidson County, Tennessee, to which said plat reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Elonda C. Goodloe, an unmarried woman, by Deed from Robert L. Warmouth and wife, Mary Warmouth, of record in Instrument No. 20171010-01037939, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid property free from all such legal, equitable, and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which were waived in the Deed of Trust, in as full and complete manner as the undersigned, in his/her capacity as Substitute Trustee, and not otherwise, has the power to convey the same.

McPhail Sanchez, LLC, as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, his/her/its heirs, representatives, successors, and assigns against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 10th day of January, 2025.

McPhail Sanchez, LLC

By: _____

Kent D. McPhail
Title: Managing Partner

ACKNOWLEDGMENT

State of Alabama
County of Mobile

Before me, the undersigned authority, a Notary Public of the State of Alabama and County of Mobile, personally appeared Kent D. McPhail, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be an officer of McPhail Sanchez, LLC, the within named bargainor, a limited liability company, and that such officer, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the limited liability company as member.

WITNESS my hand and official seal at office, this 10th day of January, 2025.

STATE OF NOTARY PUBLIC ALABAMA
JESSICA POWELL DOSS
My Commission Expires
August 15, 2028

Jessica Powell Doss
Notary Public
My Commission expires: 8/15/2028

FORM FOR OATH

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $392,807.49.

Affiant

Subscribed and sworn to before me this 10th day of January, 2025.

JESSICA POWELL DOSS
My Commission Expires
August 15, 2028

Notary Public
My commission expires: 8/15/2028

Property Address:

620 CASEY PL
HERMITAGE, TN 37076

Address of New Owner:

Flagstar Bank, N.A.
5151 Corporate Drive
Troy, MI 48098

Send Tax Bills To:

Flagstar Bank, N.A.
5151 Corporate Drive
Troy, MI 48098

Parcel/Tax Id: 075-12-08-084.00

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

State of Alabama
County of Mobile

BEFORE ME, the undersigned authority, on this day personally appeared the undersigned, who states as follows:

1. McPhail Sanchez, LLC is the Successor Trustee with a certain Deed of Trust, dated October 6, 2017, recorded October 10, 2017, as Instrument Number 20171010-0103740, Register's Office for Davidson County, Tennessee, executed by ELONDA C. GOODLOE, AN UNMARRIED WOMAN, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Farmington Mortgage, A Division of Capstar Bank, to secure the payment of a Deed of Trust Note to Farmington Mortgage, A Division of Capstar Bank.

2. To the best of my knowledge and belief, the mortgagor holding an interest in the above-described property was either (1) not a member of the Armed Forces of the United States of America and had not been a member of any such entities for at least twelve (12) months prior to the date of the foreclosure sale the subject hereof or (2) was a member of Armed Forces of the United States of America at the time the security instrument was executed, and therefore enforcement of the same is not subject to the provisions of the SCRA. See attached Department of Defense, DMDC status report.

3. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C. §501, *et seq.* (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 10th day of January, 2025.

McPhail Sanchez, LLC

By: _____
Kent D. McPhail, Managing Partner
McPhail Sanchez, LLC
TN Bar # 033791

ACKNOWLEDGMENT

State of Alabama
County of Mobile

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Kent D. McPhail, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be authorized to execute the instrument on behalf of McPhail Sanchez, LLC the within-named bargainor, a corporation, and that such, executed the foregoing instrument for the purposes therein contained by personally signing the name of the corporation.

Witness my hand and seal at office in Mobile, Alabama this 10th day of January, 2025.

STATE OF ALABAMA NOTARY PUBLIC
JESSICA POWELL DOSS
My Commission Expires
August 15, 2028

Jessica Powell Doss
Notary Public
My Commission Expires: 8/15/2028

CERTIFICATION OF AN ELECTRONIC DOCUMENT

I, Kent D. McPhail, do hereby make oath that I am a licensed attorney and/or the custodian of the original version of the electronic document tendered for the registration herewith and that this electronic document is a true and exact copy of the original document executed and authenticated according to law on 1-10-2025 (date of document).

Affiant Signature

1-10-2025
Date

STATE OF ALABAMA)
COUNTY OF MOBILE)

Personally appeared before me, Jessica Powell Doss a Notary Public of the State of Alabama and County of Mobile, Kent D. McPhail, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Sworn to and subscribed before me this 10th day of January, 2025.

JESSICA POWELL DOSS
My Commission Expires
August 15, 2028

Jessica Powell Doss
Notary's Signature

My Commission Expires: 8/15/2028
Notary's Seal (if on paper)

Department of Defense Manpower Data Center

Results as of : Jan-10-2025 12:39:03 PM EST

SCRA 5.23

Status Report
Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-8628
Birth Date:
Last Name: GOODLOE
First Name: ELONDA
Middle Name:
Status As Of: Jan-10-2025
Certificate ID: VKV2TW2YN2WXT1J

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Sam Yousefzadeh

Sam Yousefzadeh, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Alexandria, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: https://scra.dmdc.osd.mil/scra/#/faqs. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.