Prepared by and Return to:
Rubin Lublin TN, PLLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
BSI-25-02274

Karen Johnson Davidson County
Batch# 1323428 DEEDTRS
09/17/2025 01:44:30 PM 4 pgs
Fees: $23.00 Taxes: $1,776.00
20250917-0074281

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
EF MORTGAGE LLC	EF MORTGAGE LLC	083 03 0 284.00
314 S. Franklin Street, PO Box 517, Attn: Cashiering Titusville, PA, 16354	314 S. Franklin Street, PO Box 517, Attn: Cashiering Titusville, PA, 16354	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated August 15, 2023 and recorded August 30, 2023, at **Instrument Number 20230830-0067873**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **DUANE SMITH and TROKON PAYE** ("Borrower") conveyed to RACHAEL RUIZ, 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 August 15, 2023, (the "Note"), which obligation is presently held by **EF MORTGAGE 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 RACHAEL RUIZ, said appointment being set forth at instrument number 20250616-0046840 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 September 11, 2025, at 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, located in Nashville, Tennessee, such advertisement appearing in said newspaper on August 14, 2025, August 21, 2025, August 28, 2025, 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

WHEREAS, on September 11, 2025, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **EF MORTGAGE LLC** at the price of **Four Hundred Eighty Thousand and 00/100 ($480,000.00)** 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 Four Hundred Eighty Thousand and 00/100 ($480,000.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **EF MORTGAGE 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. 4, ON THE PLAN OF ROSELAWN, AS OF RECORD IN BOOK 2133, PAGE 1, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO DUANE SMITH AN TROKON PAYE BY WARRANTY DEED FROM MUSIC CITY HOLDINGS, LLC, A TEXAS LIMITED LIABILITY COMPANY DATED AUGUST 15, 2023 AND FILED OF RECORD IN 202308300067872, REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, ON AUGUST 30, 2023.

The source of title is recorded at Instrument number 20230830-0067872 , in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 317 ROSEBANK AVENUE, NASHVILLE, TN 37206.

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.

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 17th day of Sept, 2025.

Rubin Lublin TN, PLLC

Printed Name: Jeffrey O. Horn

Title: Authorized Signer, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Valarie Richardson, of the state and county aforesaid, personally appeared, Jeffrey O. Horn, 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/herself to be a Authorized Signer of Rubin Lublin, LLC, a Limited Liability Company, and that he/she 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/herself as such officer.

WITNESS my hand and seal at office in Peachtree Corners, Georgia, on this the 17th day of September, 2025.

Valarie Richardson
Notary Public

My commission expires: 9/27/2026

VALARIE RICHARDSON NOTARY PUBLIC DEKALB COUNTY, GEORGIA MY COMMISSION EXPIRES SEPTEMBER 27, 2026

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $480,000.00.

WITNESS my hand on this 17th day of Sept, 2025.

Printed Name: Jeffrey O. Horn

Title: Authorized Signer, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC as Trustee/Agent

Sworn to and subscribed before me this on this the 17th day of September, 2025.

Valarie Richardson
Notary Public

My commission expires: 9/27/2026

VALARIE RICHARDSON NOTARY PUBLIC DEKALB COUNTY, GEORGIA MY COMMISSION EXPIRES SEPTEMBER 27, 2026

TENNESSEE NOTARIAL CERTIFICATE
(Original Version of The Electronic Document)

I, Jeffrey C. Horn, do hereby make oath that I am a licensed attorney and/or the custodian of the original version of the electronic document tendered for registration herewith and that this is a true and correct copy of the original document executed on 9/17/25 and authenticated according to law.

Signature

9/17/25
Date

State of Georgia

County of Gwinnett

Personally appeared before me Valarie Richardson, a notary public for this county and state, _____ who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Valarie Richardson
Notary's Signature

9/17/2025
Date

Seal (if on paper)

My Commission Expires: 9/27/2026

VALARIE RICHARDSON NOTARY PUBLIC DEKALB COUNTY, GEORGIA MY COMMISSION EXPIRES SEPTEMBER 27, 2026