Karen Johnson Davidson County
Batch# 1342484 DEEDTRS
11/06/2025 11:09:30 AM 4 pgs
Fees: $23.00 Taxes: $980.50
20251106-0088525

Prepared by and Return to:
Rubin Lublin TN, PLLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
BSI-25-02965

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
EF HOLDCO WRE ASSETS REO LLC	EF HOLDCO WRE ASSETS REO LLC	114 11 0A 028.00
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 September 5, 2024 and recorded September 10, 2024, at **Instrument Number 20240910-0069448**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **SALLY BERMAN** ("Borrower") conveyed to PRIORITY TITLE & ESCROW, LLC, 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 September 5, 2024, (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 PRIORITY TITLE & ESCROW, LLC, said appointment being set forth in **Instrument Number 20250722-0057718** 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 October 9, 2025, at 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, located in Nashville, Tennessee, such advertisement appearing in said newspaper on September 4, 2025, September 11, 2025, September 18, 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 October 9, 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 **Two Hundred Sixty-Five Thousand and 00/100 ($265,000.00)** this being the highest, last and best bid.

WHEREAS, **EF MORTGAGE LLC**, as successful purchaser at said sale, transferred and assigned its bid to **EF HOLDCO WRE ASSETS REO LLC**.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of Two Hundred Sixty-Five Thousand and 00/100 ($265,000.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **EF HOLDCO WRE ASSETS REO 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:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS: A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT: LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 3 OF WEST HILLS CONDOMINIUMS, A HORIZONTAL PROPERTY REGIME, CREATED UNDER TITLE 66, SECTION 27-101, ET SEQ, AS AMENDED, TENNESSEE CODE ANNOTATED AND AS ESTABLISHED BY A MASTER DEED OF WEST HILLS CONDOMINIUMS OF RECORD IN INSTRUMENT NO. 200012120122257, SUPPLEMENTS AND AMENDMENTS OF RECORD IN INSTRUMENT NO. 2000201250010757, 20020125010758, 200210210128687 AND 200401150006459, REGISTERS OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TOGETHER WITH THE UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS APPURTENANT TO SAID UNIT SET FORTH IN SAID MASTER DEED. BEING ALL AND THE SAME LANDS AND PREMISES CONVEYED TO SALLY BERMAN, UNMARRIED BY B AND B INVESTMENT PROPERTIES IN A DEED DATED 08/18/2006 AND RECORDED 09/18/2006 IN INSTRUMENT NO. 200609180115506, IN THE CLERK`S OFFICE OF THE CIRCUIT COURT OF DAVIDSON, TENNESSEE.

The source of title is recorded at INSTRUMENT NO. 20060918-0115506, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 7470 CHARLOTTE PIKE #3, NASHVILLE, TN 37209.

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 31st day of Oct, 2025.

Rubin Lublin TN, PLLC

Printed Name: Jeffrey C. 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 C. 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 31st day of October, 2025.

Notary Public

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

My commission expires: 9/27/2026

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $265,000.00.

WITNESS my hand on this 31st day of Oct, 2025.

Printed Name: Jeffrey C. 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 31st day of October, 2025.

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 10/30/25 and authenticated according to law.

Signature

10/31/25
Date

State of Georgia

County of Gwinnett

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

Valarie Richardson
Notary's Signature

10/31/2025
Date

Seal (if on paper)

My Commission Expires: 9/27/2026

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