PREPARED BY AND RETURN TO:
Padgett Law Group
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
TDP File No.: 24-013509-1

Karen Johnson Davidson County
Batch# 1343135 DEEDTRS
11/10/2025 08:36:30 AM 4 pgs
Fees: $23.00 Taxes: $1,452.30
20251110-0089173

SUBSTITUTE TRUSTEE'S DEED

This instrument made this 28th day of October 2025, by and between Padgett Law Group, Substitute Trustee, and SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES.

WITNESSETH:

THAT, WHEREAS, on February 16, 2022, Michael James Girard, married man, duly executed and acknowledged a Deed of Trust, recorded on March 2, 2022, as Instrument No. 20220302-0023591, ("Deed of Trust") in the Register's Office for Davidson County, Tennessee, conveying to Eric Heath, Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Highlands Residential Mortgage, LTD., the hereinafter described real estate, to secure payment of an indebtedness and the performance of the obligations therein mentioned, together with fees and costs necessary to enforce the collection thereof, said note being incorporated in said Deed of Trust by reference, said real estate being more particularly bounded and 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 Lot No. 99 on the Plan of Final Plat for Parmley Cove, Phase 1, A RS10 Cluster Lot Subdivision of record in Plat at Instrument No. 20130417-0038081, 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 as conveyed to Ribbon Home SPV II, LLC, a Delaware Limited Liability Company by Warranty Deed from Scott C. Burns, a married man dated 09/30/2021 recorded 10/06/2021 in Book NA, Page NA, as Document Number 20211006-0134572, Register`s Office for Davidson County, Tennessee.

Being the same property as conveyed to Michael J. Girard, a single man by Warranty Deed from Ribbon Home SPV II, LLC, Delaware Limited Liability Company dated February 16, 2022, and recorded on March 2, 2022, in Book NA, Page NA, as Document Number 20220302-0023590 Register`s Office for Davidson County, Tennessee.

This is an improved property commonly known as: 312 Parmley Ln, Nashville, TN 37207 -0049

Street Address: The street address of the property is believed to be 312 Parmley Lane, Nashville, TN 37207, but such address is not part of the legal of the property. In the event of any discrepancy, the legal of the property herein shall control.

No updated boundary survey has been obtained at the time of this conveyance.

WHEREAS, Padgett Law Group, was appointed and designated Substitute Trustee under the aforesaid Deed of Trust pursuant to an instrument of record in the aforesaid Register's Office as Instrument No. 20241218-0098020; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the owner and/or holder of said obligations directed the Substitute Trustee to foreclose said Deed of Trust in accordance with the terms and provisions thereof and to sell the real estate above described; and

WHEREAS, the Substitute Trustee did advertise the sale of said real estate herein described, as provided in said Deed of Trust, in a local newspaper of general circulation/published in Davidson County, Tennessee, to-wit, The Ledger, giving the time, place and terms of said sale. Such advertisement identified the third-party internet posting company as Capital City Posting having posted said advertisement at CapitalCityPostings.com. Such advertisement appearing in said newspaper on September 19, 2025, and September 26, 2025.

WHEREAS, pursuant to T.C.A. § 35-5-101, the Substitute Trustee did advertise the sale by posting online by

Capital City Posting, a third-party internet posting company, on CapitalCityPostings.com for at least twenty (20) continuous days in a manner that such posting was publicly viewable to general internet users.

WHEREAS, pursuant to T.C.A. § 35-5-101, Notice of the Foreclosure Sale including date, time, location, and terms of the sale was timely given by mailing a copy of the Notice of Sale by registered or certified mail, return receipt requested, to all parties entitled to said notice and following such notice the default was not cured.

WHEREAS, the Substitute Trustee has conducted a diligent search of the Defense Manpower Data Center website 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 therein contained.

WHEREAS, on the 14th day of October, 2025, at or about the hour of 10 o`clock AM, local time, at the front entrance of The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, the time and place fixed in the advertised Notice of Sale, it was announced the sale to be adjourned to October 28, 2025, at or about the hour of 10 o`clock AM local time, at the Davidson County Courthouse, at which time the foregoing described real estate was offered for sale at public auction to the last, highest and best bidder, and being cried for a reasonable time, was finally sold to SERVIS ONE, INC. DBA BSI FINANCIALSERVICES, at a bid of $392,514.00, being the highest and best bid, which purchase price was paid to the undersigned Substitute Trustee and then applied by said Substitute Trustee as directed and provided in said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and the said purchase price bid and paid, Padgett Law Group, as Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES the real estate hereinbefore described, TO HAVE AND TO HOLD the same, together with all of the hereditaments, improvements, buildings, easements and appurtenances therein and thereunto belonging and appertaining, and free from the right and equity of redemption, homestead, dower and all other exemptions of any and every kind in the makers of said Deed of Trust, and warrants the title to the aforesaid real property against the lawful claims of all persons claiming through and under said makers, as such Substitute Trustee, but not further or otherwise.

This conveyance is SUBJECT TO any rights of redemption held by federal or state governmental authorities (if noted herein), priority tax liens, prior encumbrances, objections, building lines and easements, conditions, restrictions, any current or delinquent ad valorem property taxes which may be recorded or applicable to said property, including any applicable personal property, business, or other local taxes, and any other matter of record.

IN WITNESS WHEREOF, Padgett Law Group, Substitute Trustee hereunto set its hand and seal the day and year first above written.

Timothy D. Padgett, PA D/B/A Padgett Law Group, a Professional Association, Substitute Trustee

By: Renee Kammer

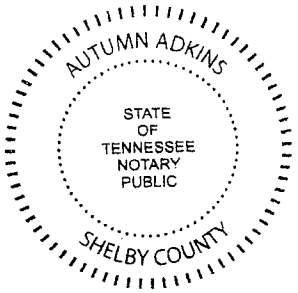
Printed Name: **Renee Kammer**

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, a Notary Public in and for said state and county, personally appeared Renee Kammer with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself/herself to be an authorized signatory of Timothy D. Padgett, PA D/B/A Padgett Law Group, a Professional Association, the within bargainor, and that he/she as such authorized signatory, executed the foregoing Instrument for the purpose therein contained, by signing the name of Timothy D. Padgett, PA D/B/A Padgett Law Group, a Professional Association.

WITNESS my hand, at office, this 28th day of October 2025.



Notary Signature: Autumn Adkins

My Commission Expires: 6/6/29

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $392,514.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Renee Kammer
Affiant

STATE OF TENNESSEE
COUNTY OF SHELBY

Subscribed and sworn to before me on the date written above.

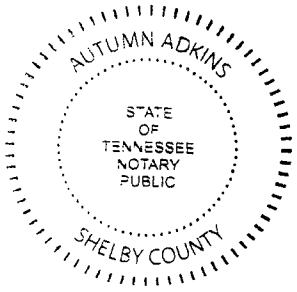
Notary Signature: Autumn Adkins

My Commission Expires: 6/6/29

Responsible Taxpayer and Property Owner:

SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES
314 S Franklin St.
Titusville, PA 16354

Map/Parcel Number: 049 10 0A 099.00



True Copy Certification

I, Renee Kammer, do hereby make oath that I a licensed attorney and/or the custodian of the original version of the electronic document tendered for registration herewith and that this electronic document is a true and correct copy of the original document executed and authenticated according to law on the 28 day of October, 2025.

Renee Kammer
Signature

Date: 10/28/2025

STATE OF Tennessee
COUNTY OF Shelby

Sworn to and subscribed before me this 28 day of October, 2025.

Notary Signature: Autumn Adkins
Printed Name: Autumn Adkins

My Commission Exp: 6/6/29

AUTUMN ADKINS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY