Karen Johnson Davidson County
Batch # 1347439 DEEDTRS
11/18/2025 08:56:07 AM 6 pgs
Fees: $32.00 Taxes: $0.00
20251118-0091576

PREPARED BY AND RETURN TO:
Baker, Donelson, Bearman, Caldwell
& Berkowitz, PC
Attn.: Jake Adams, Esq.
1600 West End Avenue, Suite 2000
Nashville, TN 37203

Address of New Owner:	Send Tax Bills to:	Map and Parcel Number:
Ascend Federal Credit Union P. O. Box 1210 Tullahoma, TN 37388-1210	Ascend Federal Credit Union P. O. Box 1210 Tullahoma, TN 37388-1210	070-15-0-028.00

TRUSTEE'S DEED

This Trustee's Deed is made and entered into as of the 24th day of October, 2025, by Jake Adams, not individually but as successor trustee.

WHEREAS, Joshua R. Ramsey and Noah Q. Payne ("Borrowers") conveyed to Tish C. Baldwin, Esq., as Trustee, real property in Davidson County, Tennessee by Deed of Trust dated December 20, 2022, recorded December 21, 2022 as Instrument Number 20221221-0131899 in the Register's Office of Davidson County, Tennessee (the "Deed of Trust") to secure payment and performance of the debt described therein for the benefit of ReadyCap Lending, LLC; and

WHEREAS, ReadyCap Lending, LLC (the "Lender") is the owner and holder of the debt secured by and beneficiary of the Deed of Trust; and

WHEREAS, the debt described in the Deed of Trust (the "Indebtedness") became overdue and unpaid, and other conditions of default occurred, by reason of which Lender declared the Indebtedness and the Deed of Trust to be in default, and notice was given of such default to Borrowers, but following such notice the default was not cured; and

WHEREAS, by instrument recorded as Instrument Number 20250423-0031131 in said Register's Office, Lender, as such owner, holder, and beneficiary, appointed Jake Adams as Substitute Trustee ("Successor Trustee"), to act in the place and stead of the Trustee named in the Deed of Trust; and

WHEREAS, Lender directed Successor Trustee to sell the Property as provided in the Deed of Trust, and Successor Trustee caused notice to be published in *The Nashville Ledger* that the Property would be sold on June 6, 2025, at 12:00 noon Central Time on the steps outside the main south entrance of the Davidson County Nashville Metropolitan Courthouse, located at 1 Public Square, Nashville, Tennessee, such foreclosure notice appearing in said newspaper on May 16, May 23, and May 30, 2025; and

WHEREAS, by notice timely given, the sale of the property was adjourned on June 6, 2025 to July 2, 2025, at 12:00 noon Central Time on the steps outside the main south entrance of the Davidson County Nashville Metropolitan Courthouse, located at 1 Public Square, Nashville, Tennessee; and

WHEREAS, by notice timely given, the sale of the property was adjourned on July 2, 2025 to August 1, 2025, at 12:00 noon Central Time on the steps outside the main south entrance of the Davidson County Nashville Metropolitan Courthouse, located at 1 Public Square, Nashville, Tennessee; and

WHEREAS, by notice timely given, the sale of the property was adjourned on August 1, 2025 to August 29, 2025, at 12:00 noon Central Time on the steps outside the main south entrance of the Davidson County Nashville Metropolitan Courthouse, located at 1 Public Square, Nashville, Tennessee; and

WHEREAS, by notice timely given, the sale of the property was adjourned on August 29, 2025 to September 25, 2025, at 12:00 noon Central Time on the steps outside the main south entrance of the Davidson County Nashville Metropolitan Courthouse, located at 1 Public Square, Nashville, Tennessee; and

WHEREAS, by notice timely given, the sale of the property was adjourned on September 25, 2025 to October 24, 2025, at 12:00 noon Central Time on the steps outside the main south entrance of the Davidson County Nashville Metropolitan Courthouse, located at 1 Public Square, Nashville, Tennessee; and

WHEREAS, Successor Trustee appeared on the steps outside the main south entrance of the Davidson County Nashville Metropolitan Courthouse on October 24, 2025, at 12:00 noon Central Time and offered the Property for sale, and after opening the floor for competitive bids, sold the Property to Ascend Federal Credit Union for a bid of $221,000.00, this being the highest, last, and best bid.

NOW, THEREFORE, I, Jake Adams, not individually but as Successor Trustee as aforesaid, in consideration of the premises, $10.00, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, by these presents do hereby convey unto ASCEND FEDERAL CREDIT UNION, its successors and assigns ("Grantee"), all right, title, and interest in and to the following real property (the "Property"):

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

TO HAVE AND TO HOLD the Property, free of all statutory and other rights of redemption of Grantor as provided in, but only to the extent provided in, the Deed of Trust.

Grantee hereunder accepts title to the Property and all improvements thereon, if any, in an AS IS, WHERE IS condition, and without representation or warranty from Successor Trustee and/or Lender as to any matter whatsoever. Without limiting the foregoing Successor Trustee disclaims all representations and warranties, express or implied, including warranties of merchantability or fitness for a particular use or purpose. Additionally, Successor Trustee disclaims all representations and warranties as to the absence or presence on or under the property of hazardous substances as defined by any environmental laws, including, without limitations, the Comprehensive Environmental Response, Compensation and Liability Act or similar federal and state legislation (collectively, "environmental laws"). Grantee accepts title to the Property subject to any problems arising in connection with the Property and/or the improvements located thereon, including without limitation problems arising out of or in connection with deterioration of any improvements thereon, violations of environmental laws and potential flood hazards. By accepting this Trustee's Deed, Grantee agrees to indemnify and hold Successor Trustee and Lender harmless from any and all costs, expenses, and liability, including without limitation attorneys' fees, arising out of or in connection with any of the foregoing.

This conveyance is subject to certain easements, restrictions, taxes, etc., including but not limited to the following to the extent applicable:

(1) Unpaid real and personalty taxes, plus penalty and interest, if any, and such taxes will not be pro-rated or paid from the trust estate. Grantee assumes full liability for such taxes.

(2) Mechanic's and materialmen's liens, filed or unfiled, that take prior over the Deed of Trust.

(3) Easements, building lines, recorded plans and restrictions that take priority over the Deed of Trust.

(4) Rights of redemption held by the United States of America, the Internal Revenue Service, or by the State of Tennessee.

(5) Rights or claims of parties in possession.

(6) Encroachments, overlaps, boundary line disputes or other matters which would be shown by an accurate survey or inspection of the property.

(7) Deeds of trust, fixture filings, liens of any kind or nature, and/or leases that take priority over the Deed of Trust.

(8) All other matters, including, without limitation, liens, easements, restrictions, claims, defects encumbrances, adverse claims and other matters that take priority over the Deed of Trust.

[Continued on following page.]

WITNESS the signature of the Successor Trustee as of the day and date first above written.

Jake Adams, not individually but as
Successor Trustee

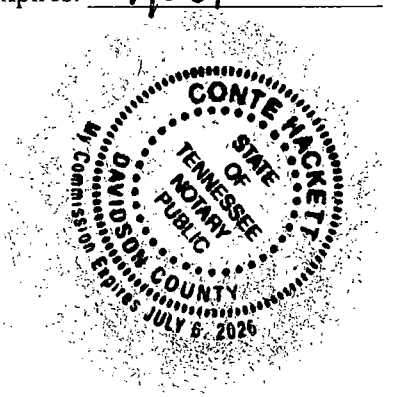
STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Jake Adams, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Successor Trustee, and that he as such Successor Trustee, being duly authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing his name, not individually but as Successor Trustee.

Witness my hand and seal this 27th day of October, 2025.

Conte Hackett
Notary Public

Commission Expires: 7/06/2026



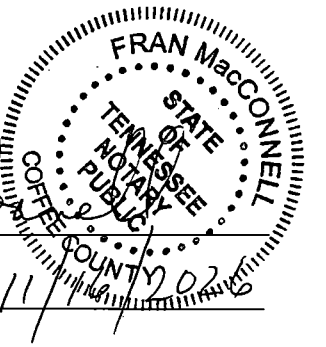
STATE OF TENNESSEE

COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $0.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

SWORN TO AND SUBSCRIBED before me this 31st day of October 2025.



NOTARY PUBLIC
My Commission Expires: 11/14/2026

GRANTEE IS A FEDERALLY CHARTERED CREDIT UNION AND IS EXEMPT FROM THE PAYMENT OF TRANSFER TAX PURSUANT TO 12 UNITED STATES CODE SECTION 1768.

EXHIBIT "A"

Legal Description

A certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to wit: Lot 25, Riverview Gardens, as shown on plat of record in Plat Book 3600, page 46 in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Subject to any applicable governmental zoning ordinances or subdivision regulations in effect thereon.

Being the same property conveyed by Warranty Deed dated October 7, 2019 from Jacob Knott to Joshua R. Ramsey, recorded October 9, 2019 as Instrument Number 20191009-0103457 in the Register's Office of Davidson County, Tennessee, subsequently conveyed by Quitclaim Deed dated September 1, 2023 from Joshua R. Ramsey to The Joshua R. Ramsey & Noah Q. Payne Living Trust with Joshua Ramsey acting as the Trustee, recorded September 6, 2023 as Instrument Number 20230906-0069723, and by Quitclaim Deed dated November 29, 2024 from Joshua Ramsey, Trustee of the Joshua R. Ramsey and Noah Q. Payne Living Trust, to Joshua R. Ramsey and Noah Q. Payne, recorded December 9, 2024 as Instrument Number 20241209-0095047 in said Register's Office.