PREPARED BY AND RETURN TO:
Padgett Law Group
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
TDP File No.: 25-007798-1

Karen Johnson Davidson County
Batch# 1359469 DEEDTRS
12/18/2025 01:54:30 PM 4 pgs
Fees: $23.00 Taxes: $777.15
20251218-0100715

SUBSTITUTE TRUSTEE'S DEED

This instrument was made on this 11th day of December 2025, by and between Padgett Law Group, Substitute Trustee, and Planet Home Lending, LLC.

WITNESSETH:

THAT, WHEREAS, on May 20, 2021, Iris A Dedeaux, single woman, duly executed and acknowledged a Deed of Trust, recorded on May 25, 2021, as Instrument No. 20210525-0070413, ("Deed of Trust") in the Register's Office for Davidson County, Tennessee, conveying to Momentum Title, LLC, Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for American Financial Network, Inc., 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 parcel of land in Davidson County, Tennessee, Being Unit No. 18 as shown on the site plan of "The Golf Retreat at Nashboro", recorded as Exhibit "C" on the Master Deed for The Golf Retreat at Nashboro A Horizontal Property Regime, of record at Instrument No. 20150930-0099500, as amended in Instrument No. 20171214-0127715, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Iris A. Dedeaux, single woman, by Warranty Deed from David J. Waynick and wife, Rebecca R. Waynick, dated May 20, 2021, of record in Instrument No. 202105250070412, in the Register's Office for Davidson County, Tennessee.

Street Address: The street address of the property is believed to be 163 Bell Road, Unit 18, Nashville, TN 37217, 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. 20250714-0055369; 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 November 07, 2025; and November 14, 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 11th day of December, 2025, at the hour of 11 o`clock AM, local time, at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, the time and place fixed in the advertised Notice of Sale, 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 Planet Home Lending, LLC, at a bid of $210,041.00, 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 Planet Home Lending, LLC 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

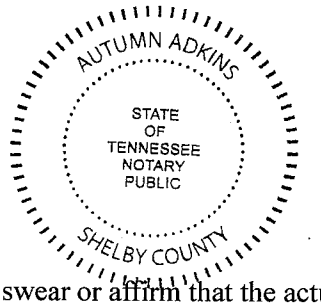
Printed Name: **Renee Kammer**

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 11th day of December 2025.



Notary Signature: Autumn Adkins

My Commission Expires: 4/6/29

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $210,041.00 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.

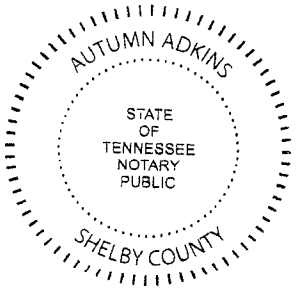
Notary Signature: Autumn Adkins

My Commission Expires: 4/6/29

Responsible Taxpayer and Property Owner:

Planet Home Lending, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450

Map/Parcel Number: 136 13 0B 018.00



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 11 day of December, 2025.

Renee Kammer
Signature
Date: 12/11/2025

STATE OF Tennessee
COUNTY OF Shelby

Sworn to and subscribed before me this 11 day of December, 2025.

Notary Signature: Autumn Adkins
Printed Name: Autumn Adkins

My Commission Exp: 6/6/29

AUTUMN ADKINS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY