SUCCESSOR TRUSTEE'S DEED

STATE OF TEXAS)
COUNTY OF DALLAS)

The actual consideration or value, whichever is greater, for this transfer is $165,579.00.

Sammy Hooda, Esq., on behalf of Marinosci Law Group, P.C.
Date: January 13, 2026

Subscribed and sworn before me this the 13th day of January, 2026.

Notary Public

My commission expires: 12-2-29

Kemmle Charles Rhodes II
My Commission Expires
12/2/2029
Notary ID133472605

Karen Johnson Davidson County
Batch# 1369364 DEEDTRS
01/13/2026 10:57:30 AM 4 pgs
Fees: $23.00 Taxes: $612.64
20260113-0003053

This instrument was prepared by:
Marinosci Law Group, P.C.
555 Perkins Extended, Suite 445
Memphis, TN 38117

Address of New Owner	Send Tax Bills To:	Map-Parcel Nos.
PennyMac Loan Services, LLC 3043 Townsgate Road, #200 Westlake Village, CA 91361 (866) 549-3583	PennyMac Loan Services, LLC 3043 Townsgate Road, #200 Westlake Village, CA 91361 (866) 549-3583	Parcel No.: 043 13 0 338.00

WHEREAS, RICHARD RUSSELL AND DEBRA GINDORF, HUSBAND AND WIFE, by Deed of Trust dated NOVEMBER 28, 2022, of record on NOVEMBER 30, 2022, as Document No. 20221130-0125518, in the Register's office for DAVIDSON County, Tennessee, conveyed to SCOTT R. VALBY, as Trustee, the hereinafter described real property to secure the payment of a certain Note described in the Deed of Trust, which note was payable to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns;

WHEREAS, the undersigned was appointed as Successor Trustee by the owner and holder of the Note by instrument of record as NOVEMBER 18, 2025 as Document No. 20251118-0091896, and in the Register's Office for DAVIDSON County, Tennessee; and

WHEREAS, default was made in the payment of the Note; and

WHEREAS, the owner and holder of the Deed of Trust demanded that the Successor Trustee foreclose the Deed of Trust; and

WHEREAS, pursuant to instructions of the owner and holder, the Successor Trustee advertised said property for sale in accordance with the terms and provisions of the Deed of Trust, notices of the time and place of said sale having been published in The Westview Newspaper, LLC dba The Ledger on 12/05/2025, 12/12/2025 and online at www.publicnoticeagency.com/auctions from 11/26/2025 to 01/07/2026; and

WHEREAS, the Successor Trustee, as required by the terms of the Deed of Trust, offered for sale to the highest bidder for cash, at public outcry, at the main entrance to the Davidson County Courthouse, 1 Public Square, Nashville, TN 37201, at 10:00 AM on January 7, 2026, and PENNYMAC LOAN SERVICES, LLC, the receipt whereof is hereby acknowledged, has for the price and sum of One Hundred Sixty-Five Thousand Five Hundred Seventy-Nine and 00/100 Dollars ($165,579.00), it being the best and highest bid; now, therefore,

NOW THEREFORE, MARINOSCI LAW GROUP, P.C., in its capacity as Successor Trustee, and not otherwise, for and in consideration of a premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the Grantee, PENNYMAC LOAN SERVICES, LLC, its successors, successors and assigns, certain real property located in MADISON, Davidson County, Tennessee, more particularly described as follows:

Being Lot #12 of Block "E" on the Plan of Crittenden Estates, as of record in Book 974, Page 69, Register's Office for Davidson County, Tennessee.
Said Lot #12 fronts 50 feet on the northerly side of Oak Street, now Hickory Street, and runs back 129.7 feet on the easterly line and 130.4 feet on the westerly line to a dead line, measuring 50 feet thereon.
Tax Map/Parcel ID: 043-13-0-338.00
The property address and/or tax parcel identification number shown herein are provided solely for informational purposes, without warranty as to accuracy or completeness, and are not hereby insured.
Being the same property conveyed to Richard Russell and Debra Gindorf from Johnny C. Williams, unmarried by Warranty Deed dated 11/28/22 and recorded in Instrument #202211300125517, in the Register's Office of Davidson County, Tennessee.

This is improved property known as: 305 HICKORY ST, MADISON, TN 37115

TO HAVE AND TO HOLD the aforesaid property free from all legal and equitable and statutory rights of redemption, exemptions of homestead, rights by virtue of marriage, and all other exemptions of every kind, all of which have been waived in the Deed of Trust, in as full and complete manner as the undersigned, in his capacity as Successor Trustee, and not otherwise, has the power to convey same. MARINOSCI LAW GROUP, P.C., as Successor Trustee, and not otherwise, warrants the title to said property to the Grantee, its successors, heirs and assigns against lawful claims of all persons claiming by, through or under it, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on the 13th day of January, 2026, at 7 : 44 a.m.

Sammy Hooda, Esq., on behalf of MARINOSCI LAW GROUP, P.C. as Successor Trustee
Date: January 13, 2026

STATE OF TEXAS)
COUNTY OF DALLAS)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state. Sammy Hooda, Esq., with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Representative of the SUCCESSOR TRUSTEE of the holder (or a constituent of the holder) and is authorized by the holder (or by its constituent, the constituent being authorized by the holder) to execute this instrument on behalf of the holder.

Witness my hand, at DALLAS County, TEXAS, this 13th day of January, 2026, at 7 : 44 a.m.

My commission expires: 12-2-29

Notary Public

Kemmle Charles Rhodes II
My Commission Expires
12/2/2029
Notary ID 133472605

Tennessee Certification of Electronic Document

I, Sammy Hooda, Esq., 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 electronic document is a true and exact copy of the original document executed and authenticated according to law on January 13, 2026.

Sammy Hooda
January 13, 2026

State of TEXAS

County of DALLAS

Sworn to and subscribed before me this 13th day of January, 2026.

Notary's Signature

My Commission Expires: 12.2.29

NOTARY'S SEAL

Kemmie Charles Rhodes II
My Commission Expires
12/2/2029
Notary ID133472605