Karen Johnson Davidson County
Batch# 1382446 DEEDTRS
02/18/2026 08:59:30 AM 5 pgs
Fees: $27.00 Taxes: $0.00
20260218-0012760

Prepared by:	Send Tax Bills to New Owner(s):
Robertson, Anschutz, Schneid, Crane & Partners, PLLC Attn: TN Foreclosure 13010 Morris Road, Suite 450 Alpharetta, GA 30004 Phone: (423) 498-7400 E-mail: tnfc@raslg.com File Number 25-369369	FEDERAL HOME LOAN MORTGAGE CORP. C/O SELECT PORTFOLIO SERVICES 3217 SOUTH DECKER LAKE DR SALT LAKE CITY, UT 84165 Parcel ID(s): 164 03 0D 110.00

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated May 5, 2023, and recorded on May 12, 2023, in Instrument Number: 20230512-0035430, in the Register of Deeds Office for Davidson County, Tennessee, SIEGFRIED RICHTER, A MARRIED MAN, hereinafter "Borrower(s)," conveyed to Matthew C. Clarke, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CHURCHILL MORTGAGE CORPORATION, the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, SELECT PORTFOLIO SERVICING, INC,, the present owner and/or holder of the indebtedness, appointed Robertson, Anschutz, Schneid, Crane & Partners, PLLC as Substitute Trustee, by instrument recorded on January 21, 2026, in Instrument Number: 20260121-0004731, in said Register's Office; and

WHEREAS, default has been made in the payment of said indebtedness and/or in the performance of required obligations imposed by the Deed of Trust, with a demand for cure being made for same, and SELECT PORTFOLIO SERVICING, INC, has requested that the Substitute Trustee sell said property pursuant to the terms and conditions in the Deed of Trust and other applicable Tennessee law; and

WHEREAS, in pursuit of said request, advertisement and notice of the sale identifying all interested parties in said property was made and given in conformity with the terms and conditions in the Deed of Trust, T.C.A. § 35-5-101 et seq., and other applicable Tennessee law,

with said advertisement being published on January 19, 2026, and January 26, 2026 in THE TENNESSEAN, a newspaper of general circulation in Davidson County, Tennessee; and

WHEREAS, pursuant to a search/searches completed on Department of Defense DMDC website, the Borrower(s) holding an interest in the above-described property were (1) not members of the Armed Forces of the United States of America and had not been members of any such entities for at least twelve (12) months prior to the date of the foreclosure sale the subject hereof, or (2) were members of the Armed Forces of the United States of America at the time the security instrument was executed, and therefore enforcement of same is not subject to the provisions of the SCRA. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C. § 101 et seq. (the Servicemembers Civil Relief Act); and

WHEREAS, the default was not cured, and the property was sold pursuant to the terms of the Notice of Sale by the Substitute Trustee, individually or by and through its agent, to FEDERAL HOME LOAN MORTGAGE CORP., hereinafter "Grantee(s)," being the highest and best bidder, on or about February 09, 2026, 11:00 AM local time at The Historic Davidson County, Courthouse, One Public Square, Nashville, TN 37201, in Davidson County, Tennessee, for the sum of $262,900.00, the receipt of which is hereby acknowledged.

NOW THEREFORE, in consideration of the premises, Substitute Trustee does hereby sell, transfer and convey unto Grantee(s), their successors and assigns, the following-described real property, to wit:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 110, PHASE 2, ON THE PLAN OF HAMILTON CHURCH MANOR TOWNHOUSES, A TOWNHOUSE PLANNED UNIT DEVELOPMENT (HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS), CREATED UNDER TITLE 66, SECTION 27-101, ET SEQ., AS AMENDED, TENNESSEE CODE ANNOTATED, AS ESTABLISHED BY DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HAMILTON CHURCH MANOR AND DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR HAMILTON CHURCH MANOR TOWNHOUSES, A TOWNHOUSE PLANNED UNIT DEVELOPMENT, (HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS), OF RECORD IN INSTRUMENT NO. 20210114-0006145 AND AMENDED IN INSTRUMENT NO. 20210119-0008158 AND RATIFICATION AND ADOPTION OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HAMILTON CHURCH MANOR AND DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR HAMILTON CHURCH MANOR TOWNHOUSES OF RECORD IN INSTRUMENT NO. 20210826-0115250 CORRECTED IN INSTRUMENT NO. 20210827-0115886, AND FURTHER AMENDED IN INSTRUMENT NO. 20220627-0073357, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, INCLUDING WITHOUT LIMITATION THE BY-LAWS APPENDED THERETO AS EXHIBIT "D-2". REFERENCE IS HEREBY MADE TO THE PLAN OF HAMILTON CHURCH MANOR TOWNHOUSES, PHASE 2, SHOWN

ON EXHIBIT "B-2" TO THE SECOND AMENDMENT TO THE DECLARATIONS OF RECORD IN INSTRUMENT NO. 20220627-0073357, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, FOR A MORE COMPLETE IDENTIFICATION AND DESCRIPTION OF SAID UNIT.

THE INSTRUMENT CONSTITUTING THE SOURCE OF THE BORROWER'S INTEREST IN THE FOREGOING DESCRIBED PROPERTY WAS A SPECIAL WARRANTY DEED FROM CENTRURY COMMUNITIES OF TENNESSEE, LLC, A DELAWARE LIMITED LIABILITY COMPANY TO SIEGFRIED RICHTER ON FEBRUARY 27, 2023, AND RECORDED MARCH 1, 2023 IN INSTRUMENT: 20230301-0014674 IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

COMMONLY KNOWN AS: 620 CHINA GROVE ALY ANTIOCH, TN 37013

Parcel(s): 164 03 0D 110.00

To have and hold the aforesaid real estate, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining, in bar of all right of dower, homestead, equity of redemption, statutory right of redemption, and all other exemptions, to the extent provided in said Deed of Trust.

This conveyance is made subject to: (1) any and all unpaid ad valorem taxes plus penalty and interest, if any, that may be a lien upon the Property; (2) any and all liens, defects, encumbrances, adverse claims, and other matters which may take priority over the Deed of Trust; (3) any statutory right of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might have not been waived by such governmental agency; (4) applicable covenants, restrictions, building setbacks, easements, and all conditions as shown with respect to the aforementioned Property in the Register's Office of Davidson County, Tennessee; (5) any governmental zoning and subdivision ordinances or regulations in effect thereon; (6) the accuracy of the records of said Register's Office; and (7) any other matters which an accurate survey of the Property might disclose.

The Property is conveyed AS IS, WHERE IS, without representation 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 PURPOSE. Substitute Trustee makes no representation or warranty relating to title or any physical, environmental, health or safety conditions existing in, on, or relating to the Property, and any and all responsibilities or liabilities arising out of or in any way relating to any such conditions are expressly disclaimed.

Witness my hand and seal in Chattanooga, Tennessee on this 16th day of Feb, 20 26.

Robertson, Anschutz, Schneid, Crane & Partners, PLLC, Substitute Trustee
By: Layne Gillespie, Attorney
E-mail: tnfc@raslg.com

PAULETTA LAKISHA JOHNSON STATE OF TENNESSEE NOTARY PUBLIC HAMILTON COUNTY MY COMMISSION EXPIRES 1-25-2027

STATE OF TENNESSEE
COUNTY OF HAMILTON

Before me, the undersigned authority, a Notary Public of the State and County aforesaid, personally appeared Layne Gillespie, with whom I am personally acquainted (or proved to me in the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be an Attorney of Robertson Anschutz, Schneid, Crane, & Partners, PLLC, and that such person as such Attorney executed the foregoing instrument for the purposes therein contained by signing the name of Robertson Anschutz, Schneid, Crane, & Partners, PLLC by such person as Attorney.

Witness my hand and seal this 16th day of Feb, 20 26.

Notary Public

My Commission Expires: 1/25/2027

PAULETTA LAKISHA JOHNSON STATE OF TENNESSEE NOTARY PUBLIC HAMILTON COUNTY MY COMMISSION EXPIRES 1-25-2027

STATE OF TENNESSEE
COUNTY OF HAMILTON

I hereby swear or affirm that, to the best of my knowledge and belief, the actual consideration or true value for this transfer, whichever is greater, is $262,900.00.

By: Affiant

Sworn to and subscribed before me this 16th day of Feb, 2026.

Notary Public

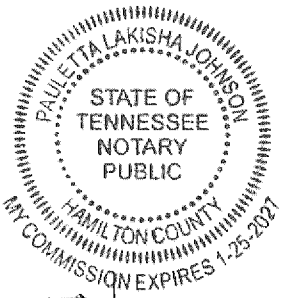
My Commission Expires: 3/11/29

L. GILLESPIE STATE OF TENNESSEE NOTARY PUBLIC HAMILTON COUNTY

File Number 25-369369 - CoR

True Copy Certification

I, Layne Gillespie, do hereby make oath that I am a licensed attorney and/or the custodian of the original version of the attached 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 2/16/26 (date of document).



Signature

2/16/26
Date

STATE OF TN

COUNTY OF Hamilton

Sworn to and subscribed before me this 16th day of Feb, 2026.

Pauletta Lakisha Johnson
Notary's Signature

My Commission Expires: 1/25/2027