Karen Johnson Davidson County
Batch # 1393892 DEEDTRS
03/17/2026 10:57:13 AM 5 pgs
Fees: $28.00 Taxes: $175.66
20260317-0021158

THIS INSTRUMENT PREPARED BY:
The Sayer Law Group, P.C.
925 E. 4th Street
Waterloo, IA 50703

| ADDRESS NEW OWNER | *TAX BILLS TO:* | MAP-PARCEL NOS. |
|---|---|---|
| Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4<br><br>Shellpoint Mortgage Servicing, P.O. Box 10826-0826 Greenville,SC 29603-0826 | Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4<br>Shellpoint Mortgage Servicing, P.O. Box 10826-0826 Greenville,SC 29603-0826 | Map 083-04-0-067 |

**SUBSTITUTE TRUSTEE'S DEED**

WHEREAS, Joseph Ledoux, by Deed of Trust (the "Deed of Trust") dated August 29, 2023, filed of record in 20230829-0067723 in the Register's Office for Davidson County, Tennessee, conveyed to Figure Lending LLC Trustee, the hereinafter described real property to secure the payment of a certain Promissory Note (the "Note"), described in the Deed of Trust, which Note was payable to Figure Lending LLC; and

WHEREAS, the undersigned was appointed Substitute Trustee by the owner and holder of the Note by an instrument of record in 20251209-0097814, said Register's Office; and

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

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

WHEREAS, pursuant to instructions of the owner and holder, the Substitute 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 Tennessee Tribune on 01/08/2026 and 01/15/2026; and

WHEREAS, the Substitute Trustee, as required by the terms of the Deed of Trust, offered said property for sale to the highest bidder for cash, at public outcry, main entrance to the Davidson County Courthouse, 1 Public Square, Nashville, TN at 10:00 AM on February 11, 2026, and Cox Real Estate Investments, LLC (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of forty-seven thousand four hundred seventy-five and 10/100 ($47,475.10) Dollars.

NOW, THEREFORE, The Sayer Law Group, P.C., in its capacity as Substitute Trustee, and not otherwise, for and in consideration of the premises and the payment of the sum stated above, the receipt of which is hereby acknowledged, hereby transfers and conveys to the Grantee, his/her/its heirs, representatives, successors, and assigns, certain real property located in Davidson County, Tennessee more particularly described as follows:

**THE FOLLOWING REAL PROPERTY IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND DESCRIBED FURTHER AS FOLLOWS:**

**BEING LOT NO. 60 ON THE PLAN OF ROSEBANK PARK SUBDIVISION, OF RECORD IN BOOK 1835, PAGE 26, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.**

**SAID LOT NO. 60 FRONTS 95 FEET ON THE NORTHERLY SIDE OF CARTER STREET, AND EXTENDS BACK 214 FEET ON THE EASTERLY LINE AND 200.6 FEET ON THE WESTERLY LINE TO A DEAD LINE, MEASURING 95.9 FEET THEREON.**

The United States of America acting through the Rural Housing Service or successor agency within the United States Department of Agriculture is a tax-exempt governmental entity.

TO HAVE AND TO HOLD the aforesaid property free from all such legal, 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 or were waived in the Deed of Trust, in as full and complete manner as the undersigned, in his/her capacity as Substitute Trustee, and not otherwise, has the power to convey the same.

The Sayer Law Group, P.C., as Substitute Trustee, and not otherwise, warrants the title to said property to

the Grantee, his/her/its heirs, representatives, successors, and assigns against the lawful claims of all persons claiming by, through or under him, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 12 day of March, 2024.

Brian G. Sayer, Managing Partner
The Sayer Law Group, P.C., Trustee

STATE OF IOWA )
COUNTY OF BLACK HAWK )

On March 12, 2024, before me personally appeared Brian G. Sayer, Managing Partner on behalf of The Sayer Law Group, P.C., Trustee who acknowledged that he executed the within instrument for the purposes therein contained.

SALINA THOMAS
COMMISSION NO. 819913
MY COMMISSION EXPIRES
9/3/2028

Notary Public
My commission expires: 9/3/2028

The actual consideration, or value for this transfer, whichever is greater, is $47,475.10.

Brian G. Sayer, Managing Partner
The Sayer Law Group, P.C., Affiant

STATE OF IOWA )
COUNTY OF BLACK HAWK )

On March 12, 2024, before me personally appeared Brian G. Sayer, Managing Partner on behalf of The Sayer Law Group, P.C., Trustee who acknowledged that he executed the within instrument for the purposes therein contained.

I certify that the foregoing paragraph is true and correct.

Notary Public
My commission expires: 9/3/2028

SALINA THOMAS
COMMISSION NO. 819913
MY COMMISSION EXPIRES
9/3/2028

# NOTICE OF TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated 08/13/2023, and the Deed of Trust of even date securing the same, recorded 08/29/2023, in 20230829-0067723, in Office of the Register of Deeds for Davidson County, Tennessee, executed by Joseph Ledoux, conveying certain property therein described to Joseph B. Pitt, Jr. as Trustee for Figure Lending LLC and the undersigned, The Sayer Law Group, P.C., having been appointed Successor Trustee to Joseph B. Pitt, Jr., as trustee for current beneficiary Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of The Sayer Law Group, P.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee to Joseph B. Pitt, Jr., as trustee for Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2023-FIG4, will, on **02/11/2026 at or about 10:00 AM, at the main entrance to the Davidson County Courthouse, 1 Public Square, Nashville, TN,** offer for sale certain property hereinafter described to the highest bidder FOR **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Davidson County, Tennessee, and being more particularly described as follows:

**THE FOLLOWING REAL PROPERTY IS SITUATED IN THE COUNTY OF DAVIDSON, STATE OF TENNESSEE, AND DESCRIBED FURTHER AS FOLLOWS:**

**BEING LOT NO. 60 ON THE PLAN OF ROSEBANK PARK SUBDIVISION, OF RECORD IN BOOK 1835, PAGE 26, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.**

**SAID LOT NO. 60 FRONTS 95 FEET ON THE NORTHERLY SIDE OF CARTER STREET, AND EXTENDS BACK 214 FEET ON THE EASTERLY LINE AND 200.6 FEET ON THE WESTERLY LINE TO A DEAD LINE, MEASURING 95.9 FEET THEREON.**

**ALSO KNOWN AS: 2411 Carter Ave., Nashville, TN 37206**

**Parcel ID:083-04-0-067**

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as

any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property:

**CURRENT OCCUPANT, 2411 CARTER AVENUE, NASHVILLE, TN 37206**

**JOSEPH LEDOUX, 2411 CARTER AVENUE, NASHVILLE, TN 37206**

**AMERICAN EXPRESS C/O ZWICKER & ASSOCIATES**
**5409 MARYLAND WAY, SUITE 310, BRENTWOOD, TN 37027**

**JPMORGAN CHASE BANK C/O BROCK & SCOTT, PLLC**
**1315 WESTBROOK PLAZA DRIVE, WINSTON-SALEM, NC 27103**

**BANK OF AMERICA C/O JAVITCH BLOCK LLC**
**1100 SUPERIOR AVENUE, 19TH FLOOR, CLEVELAND, OH 44114-2521**

The sale held pursuant to this Notice may be rescinded at the Successor Trustee's option at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. TRUSTEE IS SELLING THE PROPERTY AS IS. BUYER BEWARE. TRUSTEE MAKES NO REPRESENTATIONS AS TO THE CONDITION OF THE PROPERTY, THE STATUS OF TITLE, OR ANY LIENS OR ENCUMBRANCES ON THE PROPERTY.

DATED December 9, 2025

THE SAYER LAW GROUP, P.C.,
AS SUCCESSOR TRUSTEE

**THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.**