This instrument prepared by:

Robert C. Henry
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Attorneys at Law
Pulaski, TN 38478-0458

Karen Johnson
Batch # 1406188
04/16/2026 12:23:42 PM
Fees: $33.00 Taxes: $2,998.44
Davidson County
DEEDTRS
6 pgs
20260416-0031270

TIMOTHY P. UNDERWOOD, SUBSTITUTE TRUSTEE

TO...SUBSTITUTE TRUSTEE'S DEED

BANK OF FRANKEWING

WHEREAS by Deed of Trust dated March 23, 2022, and of record in Instrument No. 20220330-0036502, Register's Office for Davidson County, Tennessee, Siddharth Amin and wife, Drashtiben Amin, did convey certain real estate unto David Barnes or Robert C. Henry, Trustee, in trust, to secure certain indebtedness therein set out with power to sell in case of default in the payment thereof, and

WHEREAS by Deed of Trust dated March 23, 2022, and of record in Instrument No. 20220629-0075210, Register's Office for Davidson County, Tennessee, Siddharth Amin (a/k/a Siddarth Amin) and wife, Drashti Amin, did convey certain real estate unto David Barnes or Robert C. Henry, Trustee, in trust, to secure certain indebtedness therein set out with power to sell in case of default in the payment thereof, and

WHEREAS, by appointment of Substitute Trustee, dated October 14, 2025, and of record in Instrument No. 20251201-0095011 and Instrument No. 20251201-0095010 Register's Office Davidson County, Tennessee, Bank of Frankewing, appointed as Substitute Trustee Timothy P. Underwood or Robert C. Henry, with the same powers as set out in the original Deed of Trust, and with the power to sell in case of default in payment, the following described real estate:

Tract No. 1: Land in Davidson County, Tennessee, described as follows:

Being Units F2, F3 and F4 of Old Hickory Townhomes as shown on Exhibit to the Declaration of Covenants, Conditions and Restrictions for Old Hickory Townhomes, of record in Instrument No. 20170526-0052731, Register's Office for Davidson County, Tennessee and their respective percentage interests of ownership in the Association thereof, to which Exhibit reference is hereby made for a more complete and accurate description.

Tract No. 2: Land in Davidson County, Tennessee, being Unit H of Old Hickory Townhomes as shown on Exhibit to the Declaration of Covenants, Conditions and Restrictions recorded as Instrument No. 20170526-0052731, Register's Office for Davidson County, Tennessee, and their respective percentage interests of ownership in the Association thereof, to which exhibit reference is hereby made for a more complete and accurate description thereof.

Being a part of the same property conveyed to Siddharth Amin by Warranty Deed from Charles W. Pursley, Jimmy R. McClung and Thomas S. Pulley, dated February 14, 2017 and recorded February 28, 2017 as Instrument No. 20170228-0019626, Register's Office for Davidson County, Tennessee.

053 12 0B 029.00 (Unit F2)
053 12 0B 030.00 (Unit F3)
053 12 0B 031.00 (Unit F4)
053 12 B 037.00 (Unit H)

Property Address: 3319 Old Hickory Blvd, Old Hickory, TN 37138 (Units F2, F3, F4 and FH)

NO BOUNDARY SURVEY WAS MADE AT THE TIME OF THIS CONVEYANCE WITH THE LEGAL DESCRIPTION BEING THE SAME AS THE PREVIOUS DEED OF RECORD.

WHEREAS, notice of right to foreclose was sent pursuant to T.C.A. 35-5-101(e)(1) at least thirty (30) days prior to the first publication addressed to the debtor at the mailing address of the property and the last known mailing address of debtor (and notice of right to foreclose was sent pursuant to T.C.A. 35-5-101(e)(2), and posted to http:/forclosuretennessee.com on February 24, 2026) announcing the terms and place of sale, to the co-debtor at least thirty (30) days prior to first publication at co-debtor's last known mailing address by the co-debtor.

SUBJECT TO any governmental zoning or subdivision ordinances or regulations in effect thereon; any declarations, covenants or restrictions; any building setback lines, power, telephone company and drainage easements or other matters of record in the Register's Office of Davidson County, Tennessee. **THE PROPERTY IS TO BE SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.**

FURTHER SUBJECT TO any matters which might be disclosed by an accurate survey and inspection of the property and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, items not extinguished by foreclosure pursuant to Tennessee law, and any matters of record superior to the Deed of Trust first reference above.

WHEREAS said Deed of Trust was made to secure the note therein set out and contained the power to sell in case of default in the payment of said note and interest at maturity, and

WHEREAS the maker of said note has defaulted in the payment thereof and default has continued for many months and the Bank of Frankewing, the owner and holder of said note, has requested and directed the undersigned to foreclose said Deed of Trust according to its terms in order to collect said note.

WHEREAS The Soldiers' and Sailors' Relief Act of 1940 (as to matters that were not final on December 19, 2003) and the new Servicemembers Civil Relief Act ("Acts") protect and preserve the interests of persons serving in the military service. A person serving in the military service includes individuals serving in the Army, Navy, Air Force, Marine Corp., Cost Guard, public health service and the National Guard and Reserves from the date required to report for active duty. For compliance with these Acts, see Servicemembers Civil Relief Act Affidavit attached hereto as Exhibit "A" and incorporated herein by reference.

FURTHER, I sent notice of this sale by first class mail posted more than thirty (30) days before the sale date to the aforesaid mortgagors and to the following lienholders at their respective last ascertainable addresses, to wit:

Rajendra Bhakta
570 Franklin Heights Dr.
Winchester, TN 37398

Siddharth Amin
760 Plantation Blvd.
Gallatin, TN 37066

Nicolas Estate Investment Group LLC
363 West Main Street
Hendersonville, TN 37075

Nicolas Estate Investment Group LLC
501 Lafayette Street
Nashville, TN 37203

1322 Stainback Partnership LLC
363 West Main Street
Hendersonville, TN 37075

Jay Ram Sumner LLC
427 Fannis Circle
Gallatin, TN 37066-6731

Jay Ram Sumner LLC
363 West Main Street
Hendersonville, TN 37075

Memory Lane Partnership LLC
363 West Main Street
Hendersonville, TN 37075

Memory Lane Partnership LLC
Niraj Vanmali
Agent for service of process
112 30th Avenue North
Nashville, TN 37203

Rudy Title and Escrow, LLC
Mary Frances Rudy, Registered Agent
2012 21st Avenue S.
Nashville, TN 37212

Rudy Title and Escrow, LLC
Trustee for Rajendra Bhakta
2012 21st Avenue S.
Nashville, TN 37212

Bella Vista, LLC
363 W. Main Street
Hendersonville, TN 37075

Eagle Homes, LLC
Siddharth A. Amin, Registered Agent
363 W. Main Street
Hendersonville, TN 37075

Eagle Homes, LLC
363 W. Main Street
Hendersonville, TN 37075

Bella Vista LLC
Siddharth Amin, Registered Agent
760 Plantation Bld.
Gallatin, TN 37066

Nicolas Estate Investment Group LLC
Sid Amin, Registered Agent
363 W. Main Street
Hendersonville, TN 37075

Jay Ram Sumner LLC
Monarch Desai, Registered Agent
427 Fannis Circle
Gallatin, TN 37066

1322 Stainback Partnership LLC
Siddharth Amin, Registered Agent
363 W. Main Street
Hendersonville, TN 37075

FURTHER, notice was sent at least thirty (30) days prior to the first publication date pursuant to T.C.A. §351-101(e).

NOW, THEREFORE, I, the undersigned, Timothy P. Underwood, Substitute Trustee, proceeded according to the terms of said Deed of Trust and advertised said property for three (3) consecutive weeks on February 26, 2026, March 5 2026, and March 12, 2026, in the Mainstreet Nashville, a newspaper published in Davidson County, Tennessee, the first publication being more than twenty (20) days before the date of sale, as provided in said Deed of Trust, and posted to http:/foreclosuretennessee.com on February 24, 2026 announcing the terms, and place of sale, and Notice of Postponement was mailed to debtor on March 18, 2026, posted to the Courthouse door and posted online, and pursuant to said advertisement offered said property for sale and sold the same, in bar of the equity of redemption, the statutory right of redemption and free from homestead and dower, all in accordance with the provisions of said deed of trust and the laws of Tennessee controlling such sales, but subject to 2025 and 2026 taxes, on the 19th day of March, 2026, at 12:00 o'clock Noon at the front Door of the Davidson County Courthouse, as set out in said advertisement, and struck off and sold the same to Bank of Frankewing, at their bid of $810,388.04 which was the highest, best and last bid offered, or that could be obtained.

NOW, THEREFORE, IN CONSIDERATION OF THE PREMISES and the sum of Eight Hundred Ten Thousand Three Hundred Eighty Eight & 04/100 ($810,388.04) Dollars, cash in hand paid, the receipt of which is hereby acknowledged, I, Timothy P. Underwood, Substitute Trustee, have this day bargained and sold and do hereby sell, transfer and convey unto Bank of Frankewing, its successors and assigns, all of the right, title, interest and estate vested in me as Substitute Trustee by said Deed of Trust in and to said property.

This conveyance is subject to the 2025 and 2026 County Real Property Taxes.

THIS CONVEYANCE IS ALSO SUBJECT TO:

1. Easement for Storm water facilities of record in Instrument No. 20180409-0033139, Register's Office of Davidson County, Tennessee.
2. All matters appearing on the Plat of record in Plat Book 843, Page 56, and Exhibit "A" of Instrument No. 20170526-0052731, Register's Office of Davidson County, Tennessee.
3. Declaration of covenants, conditions, and restrictions as Instrument No. 20170526-0052731 and 20210225-0024144, Register's Office of Davidson County, Tennessee.
4. Right of way Easement to South Central Bell of record in Book 5430, Page 463, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD said property unto the said Bank of Frankewing, its successors and assigns, in fee simple forever.

I, the undersigned, Timothy P. Underwood, Substitute Trustee, do hereby convey and assign unto Bank of Frankewing, its successors and assigns, all of the rights and benefits of the covenants contained in said Deed of Trust in as full and ample a manner as I can or ought to do, but I convey and assign as Substitute Trustee and not otherwise.

The consideration of $810,388.04 was applied as follows:

$3,272.55	Online & Newspaper Advertisements
$7,571.30	Henry, Henry & Underwood, P.C., Attorneys' fees
$799,544.19	Principal and interest on note.

POSSESSION passes with delivery of this deed, and TAXES for the year 2015 will be paid by the Grantees.

This the 16th day of April, 2026.

Timothy P. Underwood, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF GILES

Personally appeared before me, Tracy Risner, a Notary Public of said County and State, Timothy P. Underwood, ~~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 SUBSTITUTE TRUSTEE of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office the 16th day of April, 2026.

TRACY J. RISNER
STATE OF TENNESSEE
NOTARY PUBLIC
GILES COUNTY

Tracy Risner
Notary Public

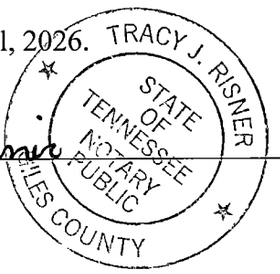
My Commission Expires: 8/4/29

STATE OF TENNESSEE
COUNTY OF GILES

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $810,388.04, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

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



Notary Public

My commission expires: 8/4/29.

Mail deed to:

Name: Bank of Frankewing
Address: P.O. Box 1
Frankewing, TN 38459

Mail tax notice to:

Name: Bank of Frankewing
Address: P.O. Box 1
Frankewing, TN 38459

EXHIBIT "A"

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF TENNESSEE
COUNTY OF GILES

BEFORE ME, the undersigned authority, on this day personally appeared the undersigned, who states as follows:

1. Bank of Frankewing ("Bank") is the owner and holder of a certain Deed of Trust, dated March 23, 2022, recorded March 30, 2022, in Instrument No. 20220330-0036502, in the Register's Office of Davidson County, Tennessee, and Deed of Trust dated March 23, 2022 and recorded June 29, 2022, in Instrument No. 20220629-0075210 executed by Siddharth Amin (a/k/a Siddarth Amin) and wife, Drashti Amin (a/k/a Drashtiben Amin) in favor of Bank of Frankewing, its successors and assigns to secure the payment of a Deed of Trust to Bank of Frankewing, its successors and assigns.

2. To the best of my knowledge and belief, the mortgagors 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 nine (9) months prior to the date of the foreclosure sale the subject hereof or (2) were members Armed Forces of the United States of America at the time the security instrument was executed, and therefore enforcement of the same is not subject to the provisions of the SCRA. See attached Department of Defense, DMDC status report.

3. As such, foreclosure of this property will not be subject to the provisions of 50 U.S.C. §501, *et seq*. (the Servicemembers Civil Relief Act).

FURTHER AFFIANT SAYETH NOT.

DATED this 16 day of April, 2026.

BANK OF FRANKEWING

Ben Jackson, Senior Vice-President

ACKNOWLEDGMENT

STATE OF TENNESSEE
COUNTY OF GILES

Personally appeared before me, Jessie Ballard, a Notary Public of said County and State, Ben Jackson, Senior Vice-President, 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 SeniorVice-President of the Bank of Frankewing and is authorized to execute this instrument on its behalf.

Witness my hand, at office, this 16 day of April, 2026.

JESSIE WYNN BALLARD
STATE OF TENNESSEE NOTARY PUBLIC
GILES COUNTY

Notary Public

My Commission Expires: 9-20-26.