**4928 Oak Barrel Drive**
**Antioch, TN 37013**

Karen Johnson
Batch # 1408765
04/20/2026 02:19:09 PM
Fees: $18.00 Taxes: $1,424.50
Davidson County
DEEDTRS
3 pgs
20260420-0032371

This Instrument Prepared By:
David M. Smythe
**Smythe Huff & Murphy, PC**
1222 16th Avenue South
Suite 301
Nashville, Tennessee 37212
(615) 255-4849

# SUBSTITUTE TRUSTEE'S DEED

| **Address New Owner(s) As Follows:** | **Send Tax Bills To:** | **Map-Parcel Nos.** |
|---|---|---|
| PNB Holding Co. 1, Inc.<br>150 3rd Avenue South<br>Suite 900<br>Nashville, Tennessee 37201-2034 | Same | Map No. 149-02-0<br>Parcel 128.00 |

I, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $385,000.00.

Affiant

Subscribed and sworn to before me, this 20th day of April, 2026.

Notary Public

ELIZABETH KIM GRAY
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF DAVIDSON

My Commission Expires: 07/07/2027

WHEREAS, by Deed of Trust dated September 16, 2022, of record in Instrument No. 20220920-0104561, Register's Office for Davidson County, Tennessee, Rubuguza Habarurema and wife, Afia Nyiransabimana, conveyed to Hugh M. Queener, Trustee, the hereinafter described real property to secure the payment of a Promissory Note (the "Note") and other indebtedness as described in said Deed of Trust; and

WHEREAS, the holder of the debt secured the appointment of undersigned as Substitute Trustee by instrument of record in Instrument No. 20260115-0003850, said Register's Office, Davidson County, Tennessee; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary of said indebtedness requested the undersigned to advertise and sell the real property described in the Deed of Trust pursuant to the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of the request of the beneficiary of the Deed of Trust, Pinnacle Bank, the said property was advertised for sale in conformity with the terms and provisions of said Deed of Trust and Tennessee Law, and such ad was originally published in The Nashville Ledger Newspaper on January 30, 2026, and again on February 27, 2026; and the original Notice of Sale

was also posted for 20 continuous days online beginning February 2, 2026, at www.foreclosurestn.com; and

WHEREAS, the Original Sale of the property was scheduled for the March 12, 2026, but that sale was postponed by announcement and by re-publication of the Sale Notice in the Nashville Ledger third-party online posting and that Notice of postponement of sale was published for 20 consecutive days online internet beginning Friday, March 13, 2026 at www.foreclosurestn.com which confirmed the Sale was postponed per this re-publication to Thursday, April 16, 2026 at 10:00 o'clock a.m. at the front entrance of the Davidson County Courthouse, 1 Public Square, Nashville, Tennessee 37201 at 10:00 o'clock a.m.; and

WHEREAS, at the time and place mentioned in the postponed sale advertisement, the undersigned offered said property for sale at public outcry at 10:00 o'clock a.m. on Thursday, April 16, 2026 to the last, highest and best bidder for cash at which sale, PNB Holding Co. 1, Inc., a Tennessee corporation, became the purchaser of the said property at and for the sum of Three Hundred Eighty Five Thousand Dollars ($385,000).

NOW, THEREFORE, in consideration of the premises, and the said purchase price bid and paid, undersigned, as the Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto PNB Holding Co. 1, Inc., the following real estate:

The property herein to be foreclosed is described as follows:

> Land in Davidson County, Tennessee, being Lot No. 95, on the Plan of Oakwood Subdivision, Phase Four, of record in Plat Book 7900, Page 269, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.
>
> Being the same property conveyed to Denise Hipps-Glenn and Albert Glenn, by Warranty Deed from Michael David Murrian and Wife, Janet E. Murrian, of record in Instrument No. 20130829-0091305, in the Register's Office of Davidson County, Tennessee, dated August 26, 2013, and recorded on August 29, 2013. The said Albert Glenn, Jr. having since passed away on June 22, 2018, leaving Denise Hipps-Glenn as surviving tenant by entirety. The said Albert Glenn, Jr. and Albert Glenn are one and the same person.
>
> Being the same property conveyed to Rubuguza Habarurema and Afia Nyiransabimana, husband and wife from Denise Hipps-Glenn, a widow, by Warranty Deed dated 9/16/20222 and recorded in Instrument No. 20220920-0104560, Register's Office for Davidson County, Tennessee.

This is improved property with a mailing and street address of 4928 Oak Barrel Drive, Antioch, Tennessee 37013 (Tax Map 149-02-0, Parcel 128.00)

to have and to hold the same, together with all the hereditaments, improvements, buildings, easements, appurtenances and restrictive covenants therein and thereunto belonging and

appertaining, free from all right of homestead, equity of redemption, statutory right of redemption, and all other rights and exemptions of every kind, including a statutory right to an elective share in the property, all of which were expressly waived by the terms of said Deed of Trust.

UNDERSIGNED, as Substitute Trustee, does hereby transfer, assign, and set over unto PNB Holding Co. 1, Inc., its successors and assigns, all of the covenants or warranties contained in the aforesaid Deed of Trust, and does hereby warrant title to the aforesaid real estate as fully and completely as he is authorized to do as such Substitute Trustee, but no further or otherwise. Undersigned makes no warranties as to condition, location or set back of improvements on the property. The property is subject to all easements or restrictions of record in the Davidson County Register of Deeds. This conveyance is subject to such priority tax liens and prior encumbrances as may appear of record, as well as all ad valorem property taxes which may be of record or applicable to said property, as well as all Homeowner Liens or Assessments of Oakwood Homeowner's Association per their Declarations and By-Laws.

The designation of the parties to this instrument in either the plural or singular shall be applied to mean either number, and where appropriate in the context hereof, shall mean any one or more of said parties, and any pronoun used herein shall include the masculine, feminine and neuter genders.

IN WITNESS WHEREOF, undersigned has hereunto set his hand and seal, this 20th day of April 2026.

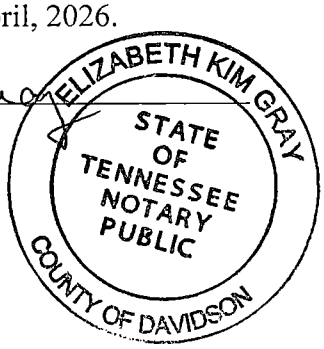
David M. Smythe, Substitute Trustee

**STATE OF TENNESSEE )**
**COUNTY OF DAVIDSON )**

Personally appeared before me, Elizabeth Kim Gray, a Notary Public in and for the said county and State, the within named bargainor, David M. Smythe, Substitute Trustee, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained.

Witness my hand and official seal at office this 20th day of April, 2026.

Elizabeth Kim Gray
Notary Public




My Commission Expires:
07/07/2027