This instrument prepared by:

J.P. Sellers
Mackie Wolf Zientz & Mann, P.C.
Park East
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067
(615) 238-3630
MWZM No.: 26-000031-430-1

NO MORTGAGE
New Owner – Send Tax Bills:

Grantee's Address:
1 Public Homes, LLC
5133 Harding Pike, Ste B10, pmb #185
Nashville, TN 37205

Karen Johnson
Batch # 1459858
08/17/2026 09:47:07 AM
Fees: $23.00 Taxes: $986.61

Davidson County
DEEDTRS
4 pgs

20260817-0076306

Tax ID: 075 08 0 209.00
Property Address: 661 Dutchmans Drive, Hermitage, TN 37076

FORECLOSURE COMMISSIONER DEED

THIS deed made this 11th day of August 2026 by and between Mackie Wolf Zientz & Mann, P.C., Foreclosure Commissioner, ("Grantor") and 1 Public Homes, LLC ("Grantee").

WHEREAS, on August 23, 2010, a certain Home Equity Conversion Deed of Trust was executed by EVELYN MCKENNEY as trustor, in favor of Clarity Title, LLC, as trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PRIMARY RESIDENTIAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS as beneficiary, for the real estate hereinafter described, and being executed to secure the payment of 225,000.00 principal, said Deed of Trust being recorded on August 30, 2010, as Instrument No. 20100830-0068329 in the real property records of Davidson County, Tennessee; and

WHEREAS, on March 28, 2017, the Home Equity Conversion Deed of Trust was assigned to the United States Secretary of Housing and Urban Development (the Secretary); being of record in as Instrument Number 20170609-0057783 in the real property records of Davidson County, Tennessee; and

WHEREAS, by virtue of a default in the covenants and conditions of the Home Equity Conversion Deed of Trust, the Secretary designated the foreclosure commissioner, to conduct a non-judicial foreclosure of the Home Equity Conversion Deed of Trust under the provisions of the Single Family Mortgage Foreclosure Act of 1994 ("Act"), 12 U.S.C. 3751 et seq., the designation being recorded in the real property records of Davidson County, Tennessee under Instrument number 20190725-0073181; and

WHEREAS, a Notice of Default and Foreclosure Sale was sent by certified mail, return receipt requested, (1) on June 8, 2026, to Evelyn McKenney at 661 Dutchmans Drive, Hermitage, TN 37076, the owner(s) of the property secured by the Home Equity Conversion Deed of Trust as shown by the public record on August 30, 2010, and (2) on June 8, 2026, to Estate of Evelyn McKenney at 661 Dutchmans Drive, Hermitage, TN 37076 and to Occupant at 661 Dutchmans Drive, Hermitage, TN 37076; and, (3) on June 8, 2026, to Secretary of Housing and Urban Development at 451 Seventh Street Southwest, Washington, DC 20410 and Secretary of Housing and Urban Development at U.S. Department of HUD - Historic U.S. Customs House, Attn: Office of Regional Counsel, 701 Broadway, Suite 130, Nashville, TN 37203 and Unknown Heirs of Evelyn McKenney at 661 Dutchmans Drive, Hermitage, TN 37076 and Eva J. Groleau, executor of the Estate of Evelyn McKenney at 1113 River Oaks Blvd, Lebanon, TN 37087; and, Eva J. Groleau at 661 Dutchmans Drive, Hermitage, TN 37076; and,

WHEREAS, the notice required by T.C.A. 35-5-101 et seq. having been met, and a copy of the Notice of Default and Foreclosure Sale having been published by three (3) successive publications, namely: June 11, 2026, June 18, 2026, and June 25, 2026 in a newspaper of general circulation in Davidson, Tennessee; and,

WHEREAS, a copy of the Notice of Default and Foreclosure Sale was filed for record on June 8, 2026, in Instrument Number 20260608-0051253, in the Office of Davidson County, Tennessee; and

WHEREAS, pursuant to the Notice of Default and Foreclosure Sale and to the Act, a foreclosure sale was held at the Davidson County Courthouse on August 6, 2026 at or about 12:00PM local time, at which 1 Public Homes, LLC submitted the highest and best bid, in the amount of $266,652.08, it being the best and highest bid.

WHEREAS, the mortgagor is not entitled to benefits of the Soldiers' and Sailors' Civil Relief Act of 1940; and,

WHEREAS, there is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. (12 U.S.C. 3763(e)); and,

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of Tennessee Department of Labor or Workforce Development as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to them and the Sale will be subject to the applicable

governmental entities' right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. 67-1-1433.

NOW THEREFORE, for one dollar and other good and valuable consideration, the undersigned hereby grants, bargains, sells and conveys to **1 PUBLIC HOMES, LLC**; its successors and assigns, the following described real property:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TN:

Land in Davidson County, Tennessee, being Lot No. 32 on the Plan of Hunters Hill, Section 1, of record in Plat Book 5800, Page 350, Register`s Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to William H. McKenney et ux, Evelyn McKenney on 09/07/1984, by deed from James A. Powell et ux, Sybil Powell and Larry Powell et ux, Carol Powell, filed for record on 09/11/1984, in Book 6379, Page 79, Register`s Office for Davidson County, Tennessee. The said William H. McKenney having since died on 10/30/2006, leaving title vested in Evelyn McKenney.

THIS IS IMPROVED PROPERTY KNOWN AS 661 Dutchmans Drive, Hermitage, TN 37076.

The Grantor hereby conveys to the Grantee all right, title and interest in the above property held by the Grantor herein, the Secretary, or any other party claiming by, through, or under them on the date the Home Equity Conversion Deed of Trust referred to above was recorded and any interest acquired by any of them until the date of the foreclosure sale. This deed is given without warranty or covenants to the Grantee.

Witness my hand and official seal at
Mackie Wolf Zientz & Mann, P.C.
Park East
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067, on this 11th day of August 2026

Andrew Jensen for
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.
Park East
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067
(615) 238-3630 Phone
(615) 777-4517 Fax
EMAIL: info@mwzmlaw.com

STATE OF TENNESSEE §
COUNTY OF WILLIAMSON §

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Andrew Jensen for Mackie Wolf Zientz & Mann, P.C., as Foreclosure Commissioner, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Franklin, Tennessee on this 11th day of August 2026.

Notary Public: _____
My Commission Expires: _____

CANDACE DODSON
STATE OF TENNESSEE
NOTARY PUBLIC
My Commission Expires on
04/22/2030
RUTHERFORD COUNTY

When a mortgage foreclosed pursuant to 12 U.S.C. § 3761 et seq. is conveyed to the Secretary, no tax shall be imposed or collected with respect to the foreclosure commissioner's deed (including any tax customarily imposed upon the deed instrument or upon the conveyance or transfer of title to the property). Failure to collect or pay a tax of the type and under the circumstances stated in the preceding sentence shall not be grounds for refusing to record such a deed, for failing to recognize such recordation as imparting notice, or for denying the enforcement of such a deed and its provision in any State or Federal Court. 12 U.S.C. § 3763(f)

This Deed, and any other instruments submitted for recordation in relation to the foreclosure of the security property under 12 USCA 3761 et seq. shall be accepted for recordation by the registrar of deeds or other appropriate official in the county or counties in which the security property is located upon tendering of payment of the usual recording fees for such instruments, and without regard to the compliance of those instruments with any other local filing requirements. 12 U.S.C. § 3764

STATE OF TENNESSEE §
COUNTY OF WILLIAMSON §

The actual consideration or value, whichever is greater for this transfer is $266,652.08.

Affiant

Subscribed and sworn to before me, this on this 11th day of August 2026.

Notary Public: _____

My Commission Expires: _____

RETURN TO:
Mackie Wolf Zientz & Mann, P.C.
Park East
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067

CANDACE DODSON
STATE OF TENNESSEE
NOTARY PUBLIC
My Commission Expires on 04/22/2030
RUTHERFORD COUNTY

PREPARED BY:
Mackie Wolf Zientz & Mann, P.C.
Park East
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067
(615) 238-3630
MWZM 26-000031-430-1

EXHIBIT 'A'

SERVICEMEMBERS CIVIL RELIEF ACT AFFIDAVIT

STATE OF TENNESSEE §
COUNTY OF WILLIAMSON §

BEFORE ME, the undersigned authority, on this day personally appeared Andrew Jensen, who after being sworn, deposed and stated:

1. 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 of the Armed Forces of the United States of America at the time the security instrument was executed.
2. As such, the foreclosure of this property will not be subject to the provisions of 50 U.S.C.S. §501, et seq. (the Servicemembers Civil Relief Act).

DATED this 11th day of August 2026.

Andrew Jensen
Attorney at Law, Bar Number 043120
Mackie Wolf Zientz & Mann, P.C.

ACKNOWLEDGEMENT

STATE OF TENNESSEE §
COUNTY OF WILLIAMSON §

On this 11th day of August 2026 before me, Candace Dodson, the undersigned officer, personally appeared Andrew Jensen of Mackie Wolf Zientz & Mann, P.C., known to me (or satisfactorily proven) to be the person whose name is subscribed as Foreclosure Commissioner for UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), and acknowledged that he executed the same as the act of his principal for the consideration, uses, and purposes therein contained.

SWORN TO AND SUBSCRIBED before me this 11th day of August, 2026.

Notary Public, State of Tennessee

CANDACE DODSON
STATE OF TENNESSEE
NOTARY PUBLIC
My Commission Expires on 04/22/2030
RUTHERFORD COUNTY