This instrument prepared by:
Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
TS# 2025-20415-TN

Karen Johnson
Batch # 1465458
09/01/2026 09:43:36 AM
Fees: $28.00 Taxes: $1,036.00
Davidson County
DEEDTRS
5 pgs
20260901-0080478

New Owner – Send Tax Bills:
DHB R LLC
728 Still Pond Rd
Columbia, TN 38401
(931) 698-6617

Tax ID: 098 01 0 029.00 / 00 98 1 29.00 R 000

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, Kurt A. Rutkowski, a married man, who acquired title as a single man, joined by Zulema Quinones Vega, his non-titled spouse signing to waive homestead rights only, by Deed of Trust (the "Deed of Trust") dated 8/23/2021 and recorded 9/13/2021, at Instrument No. 20210913-0122271 or Deed Book - -, Page(s) --, , Register's Office for Davidson County, Tennessee, conveyed to Mark Rosser, Trustee, the hereinafter described real property to secure the payment of a certain Note (the "Note") described in the Deed of Trust, which Note was payable to Freedom Mortgage Corporation; and

WHEREAS, the undersigned, **Nestor Solutions of Tennessee, LLC**, was appointed Substitute Trustee by the owner and holder of the Note, said appointment being set forth in Deed Book , Page(s) and/or as Instrument Number 20260109-0002308 in 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. The notice requirements of T.C.A §35-5-117 were satisfied prior to the first publication of the Notice of Foreclosure Sale; 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 Main Street Nashville (newspaper) on 7/23/2026, 7/30/2026, ; 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, **Front Entrance of The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201** at **11:00 AM** local time on **8/20/2026**, and **DHB R LLC** (hereinafter "Grantee") being the highest and best bidder thereof, became the purchaser of said property for the sum of Two Hundred Eighty Thousand Dollars And Zero Cents Dollars (**$280,000.00**); and

WHEREAS, the Substitute Trustee caused a diligent search of the military records for each known mortgagor holding an interest in the above-described property, in compliance with the Servicemembers

Civil Relief Act, and, as such, the foreclosure of this property is not subject to the provisions of 50 U.S.C. §501, et seq.; and

NOW, THEREFORE, **Nestor Solutions of Tennessee, LLC**, 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, does hereby sell, transfer and convey to **DHB R LLC**, its/their successors and assigns, all of its right, title and interest in and to the property, including without limitation, the following described real estate and improvements located thereon, but no further or otherwise, located in **Davidson** County, Tennessee, and more particularly described as follows:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 14 ON THE PLAN OF LAKE PARK SECTION ONE, OF RECORD IN PLAT BOOK 4175, PAGES 134-135, 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 AS CONVEYED FROM ANDREW D. THOMAS AND EMILY L. THOMAS, HUSBAND AND WIFE TO KURT A. RUTKOWSKI, A SINGLE MAN AS SET FORTH IN DEED INSTRUMENT #20190329-0028379 DATED 03/26/2019, RECORDED 03/29/2019, DAVIDSON COUNTY, TENNESSEE.

Commonly known as: 4059 LAKE PKWY, HERMITAGE, TN 37076

This conveyance is made subject to the following:

1. Any and all liens against the property for unpaid property taxes.
2. Any and all other prior liens, claims, encumbrances, easements, restrictions and matters against or affecting the property.

TO HAVE AND TO HOLD the aforesaid property free from all such legal, equitable, and statutory right of redemption, exemption of homestead, rights by virtue of marriage, and all other exemptions of every kind, as provided in, but only to the extent provided in, said Deed of Trust, in as full and complete manner as the undersigned, in their/its capacity as Substitute Trustee, and not otherwise, has the power to convey the same.

Nestor Solutions of Tennessee, LLC, as Substitute Trustee, and not otherwise, warrants the title to said property to the Grantee, its/their heirs, representatives, successors and assigns against the lawful claims of all persons claiming by, through or under them, but not otherwise.

IN WITNESS WHEREOF, the undersigned has executed this instrument on this 24th day of August, 2026.

Nestor Solutions of Tennessee, LLC, Substitute Trustee

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA
County of ORANGE

On 8/24/2026, before me, Stella Marie Ziegler, Notary Public, personally appeared Amanda Piper who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

STELLA MARIE ZIEGLER
Notary Public - California
Orange County
Commission # 2509113
My Comm. Expires Jan 10, 2029

FORM FOR OATH

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is **$280,000.00**.

EXECUTED on this 24th day of August, 2026.

Nestor Solutions of Tennessee, LLC, Substitute Trustee

ACKNOWLEDGMENT

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State of CALIFORNIA
County of ORANGE

On 8/24/2026, before me, Stella Marie Ziegler, Notary Public, personally appeared Amanda Piper who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

STELLA MARIE ZIEGLER
Notary Public - California
Orange County
Commission # 2509113
My Comm. Expires Jan 10, 2029

Tennessee Certification of Electronic Document

I, Amanda Piper, hereby make oath that I am a licensed attorney and/**or** the custodian of the original version of the electronic 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 8/24/2026 (date of document).

Dated: 8/24/2026

Nestor Solutions, LLC, as Trustee
214 5th Street, Suite 205
Huntington Beach, CA 92648
Phone: (888) 345-5501
Fax: 888-345-5501

Amanda Piper, Customer Care Administrator

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA
County of ORANGE

On 8/24/2026, before me, Stella Marie Ziegler, Notary Public, personally appeared Amanda Piper who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature of Notary

STELLA MARIE ZIEGLER
Notary Public - California
Orange County
Commission # 2509113
My Comm. Expires Jan 10, 2029