Karen Johnson Davidson County
Batch# 1471922 DEEDTRS
09/11/2026 11:53:30 AM 4 pgs
Fees: $23.00 Taxes: $2,117.33
20260911-0084551

Prepared by and Return to:
Rubin Lublin TN, PLLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
CV3S-26-01117

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for MLM 13648 Title Trust	**UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for MLM 13648 Title Trust**	**072 09 1Y 002.00**
2101 E El Segundo Blvd, Ste #203 El Segundo, CA, 90245	**2101 E El Segundo Blvd, Ste #203 El Segundo, CA, 90245**	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated August 28, 2025 and recorded September 4, 2025, at **Instrument Number 20250904-0070804**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **DOWLING CAPITAL INVESTMENTS LLC** ("Borrower") conveyed to R. KIRKLAND MOSER, Trustee, certain real property as described below (the "Property") to secure the payment of a certain indebtedness described in the Deed of Trust including, without limitation, that evidenced by a certain promissory note executed on August 28, 2025, (the "Note"), which obligation is presently held by **UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for MLM 13648 Title Trust**; and

WHEREAS, demand was made for the payment of the Note secured by the Deed of Trust referenced above, the payment of which was in default, and the obligation secured by the Deed of Trust referenced above was declared due and payable as provided in the Note and Deed of Trust, but the obligation was not paid; and

WHEREAS, Lender, the holder of the Note evidenced by the Deed of Trust, demanded that the Property be advertised and sold in accordance with the terms of the Deed of Trust; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, was duly appointed as Substitute Trustee in the place and stead of R. KIRKLAND MOSER, said appointment being set forth in **Instrument Number 20260331-0025397** in said Register's Office; and

WHEREAS, the Substitute Trustee caused a diligent search of the military records for each known Borrower in compliance with the Service Members 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

WHEREAS, the Substitute Trustee caused a diligent search of the bankruptcy records for each known Borrower and determined that Substitute Trustee was not subject to an automatic stay in bankruptcy both at the time foreclosure proceedings commenced and the time the Property was sold; and

WHEREAS, the Substitute Trustee caused notice to be published as provided for under T.C.A. §35-5-104 and as provided in the Deed of Trust and Note in The Tennessee Tribune that the Property would be sold on August 27, 2026, at 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, located in Nashville, Tennessee, such advertisement appearing in said newspaper on July 16, 2026, July 23, 2026, July 30, 2026, a copy of such notice was sent to the parties required under T.C.A. § 35-5-101(e) prior to the first publication date written above, and following such notice the default was not cured; and

WHEREAS, on August 27, 2026, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for MLM 13648 Title Trust** at the price of **Five Hundred Seventy-Two Thousand Two Hundred Fifty and 00/100 ($572,250.00)** this being the highest, last and best bid.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in consideration of the premises and the sum of Five Hundred Seventy-Two Thousand Two Hundred Fifty and 00/100 ($572,250.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee for MLM 13648 Title Trust** ("Grantee"), its 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, to wit:

THE LAND IS DESCRIBED AS FOLLOWS: THE FOLLOWING DESCRIBED PREMISES SITUATED IN THE CITY OF NASHVILLE, COUNTY OF DAVIDSON AND THE STATE OF TN, TO-WIT: PROPERTY 1: SITUATED IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO(S). B, ON THE PLAN OF HOMES AT 806 FAIRWIN DRIVE, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, AS SHOWN ON THAT PLAN IDENTIFIED AS EXHIBIT "B" DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS, OF HOMES AT 806 FAIRWIN DRIVE, OF RECORD IN INSTRUMENT NO. 20230706-0051806, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY. BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED FROM FLASH HOME EQUITY, LLC, A TENNESSEE LIMITED LIABILITY COMPANY TO DOWLING CAPITAL INVESTMENTS LLC, A TENNESSEE LIMITED LIABILITY COMPANY, RECORDED AUGUST 25, 2023, AS INSTRUMENT NO. 20230825-0066671 IN DAVIDSON COUNTY, TENNESSEE REGISTER OF DEEDS.

This property is now or was formerly known as 2709 INGA ST, NASHVILLE, TN 37216.

To have and to hold the aforesaid real estate, together with all improvements thereon, free from any equity of redemption, statutory right of redemption, spouse's elective share, homestead, dower, courtesy and all other exemptions, as provided in, but only to the extent provided in, said Deed of Trust.

Said sale will be subject to any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; applicable covenants, restrictions, building setbacks, easements, and to all conditions as shown with respect to the aforementioned Property in the Register's Office of Davidson County, Tennessee; any governmental zoning and subdivision ordinances or regulations in effect thereon; the accuracy of the Index Book of the said Register's Office; any right of redemption as provided for in T.C.A. § 67-1-1433(c)(1), which the State of Tennessee may have with respect to the State tax lien attached hereto, taking into account the fact that the State of Tennessee has been notified of the foreclosure sale pursuant to T.C.A. § 67-1-1433(b)(1); and any other matters which an accurate survey of the Property might disclose.

The Property is conveyed AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

WITNESS the signature of the Substitute Trustee on this the 8th day of September, 2026.

Rubin Lublin TN, PLLC

Printed Name: JEFFREY C. HORN
Title: Authorized Signer, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC

STATE OF GEORGIA)
COUNTY OF GWINNETT)

Before me, Cindy M Durden, of the state and county aforesaid, personally appeared, JEFFREY C. HORN, Authorized Signer of Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself/herself to be a Authorized Signer of Rubin Lublin, LLC, a Limited Liability Company, and that he/she as such officer, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the Limited Liability Company by himself/herself as such officer.

WITNESS my hand and seal at office in Peachtree Corners, Georgia, on this the 8th day of September, 2026.

Notary Public

My commission expires: 10/26/2029

CINDY M DURDEN NOTARY PUBLIC GWINNETT COUNTY, GEORGIA MY COMMISSION EXPIRES OCTOBER 26, 2029

STATE OF GEORGIA)
COUNTY OF GWINNETT)

The actual consideration or value, whichever is greater, for this transfer is $572,250.00.

WITNESS my hand on this 8th day of September, 2026.

Printed Name: JEFFREY C. HORN
Title: Authorized Signer, Rubin Lublin, LLC, the sole member of Rubin Lublin TN, PLLC as Trustee/Agent

Sworn to and subscribed before me this on this the 8th day of September, 2026.

Notary Public

My commission expires: 10/26/2029

CINDY M DURDEN NOTARY PUBLIC GWINNETT COUNTY, GEORGIA MY COMMISSION EXPIRES OCTOBER 26, 2029

TENNESSEE NOTARIAL CERTIFICATE
(Original Version of The Electronic Document)

I, Amelia Evans, do 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 is a true and correct copy of the original document executed on 9/8/2026 and authenticated according to law.

Amelia Evans
Signature

9/8/2026
Date

State of Georgia
County of Gwinnett
Personally appeared before me CINDY M. DURDEN a notary public for this county and state, Amelia Evans who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Cindy M. D
Notary's Signature

9/8/2026
Date

Seal (if on paper)
My Commission Expires: 10/26/2029

CINDY M DURDEN NOTARY PUBLIC GWINNETT COUNTY, GEORGIA MY COMMISSION EXPIRES OCTOBER 26, 2029