This instrument prepared by:

Gavin Cox
Mackie Wolf Zientz & Mann, P.C.
Park East
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067
(615) 238-3630
MWZM No.: 24-000282-671

NO MORTGAGE
New Owner - Send Tax Bills:
Grantee's Address:
ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION
1661 WORTHINGTON ROAD, SUITE 100
WEST PALM BEACH, FL 33409

Karen Johnson Davidson County
Batch# 1476513 DEEDTRS
09/23/2026 08:36:30 AM 5 pgs
Fees: $28.00 Taxes: $577.79
20260923-0088071

Tax ID: 165-05-0A-040.00
Property Address: 420 Shoreline Circle, Antioch, TN 37013

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on April 5, 2021, Lighthouse Title & Escrow was named Trustee in a Deed of Trust of even date executed by DEANDRA L. NELSON, conveying to it as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $142,450.00, principal, said Deed of Trust being recorded as Instrument No. 20210412-0047957 in the real property records of Davidson County Register's Office, Tennessee; and

The notice required by T.C.A. 35-5-101 et seq. having been met and whereas, Mackie Wolf Zientz & Mann, P.C. and AVT Title Services LLC were appointed to act individually or together as Co-Substitute Trustees under said Deed of Trust by instrument of record **as Instrument No. 20260226-0015343** in the real property records of Davidson County Register's Office, Tennessee; Mackie Wolf Zientz & Mann, P.C. and AVT Title Services LLC Co-Substitute Trustees, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in it as such Co-Substitute Trustees in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving notice by posting on - http://www.tnforeclosurenotices.com at least twenty (20) continuous days and publishing two (2) successive publications, namely: **03/05/2026 and 03/12/2026** in a newspaper of general circulation in Davidson County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

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 are listed 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.

PURSUANT to said advertisement on September 17, 2026 on or about 12:00PM local time, at the Davidson County Courthouse, South Main door, One Public Square, Nashville, Tennessee, Mackie Wolf Zientz & Mann, P.C. and AVT Title Services LLC, individually or by and through its agent, as said Co-Substitute Trustees, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which **ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION**, submitted the highest and best bid, in the amount of $156,160.00, it being the best and highest bid.

NOW THEREFORE, in consideration of the premises, Mackie Wolf Zientz & Mann, P.C. and AVT Title Services LLC, Co-Substitute Trustees, does hereby sell, transfer and convey to **ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION**, its successors and assigns in fee simple, and in bar of all equities above mentioned, the following described real property, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

Land in Davidson County, Tennessee, being all of Lot No. 40, Subdivision Plat, Section 1, Phase 1 South Shore, of record in Instrument Number 20020624-0075604, Register's Office for said County, to which reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Deandra L. Nelson, a single woman from Clayton Properties Group, Inc., a Tennessee corporation by Warranty Deed on June 7, 2018, of record in Instrument Number 20180611-0055792, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS 420 Shoreline Circle, Antioch, TN 37013.

Mackie Wolf Zientz & Mann, P.C. and AVT Title Services LLC, Co-Substitute Trustees, convey to **ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION**, all the rights conveyed to it as said Co-Substitute Trustees in said Deed of Trust, including such covenants and warranties as it, as such Co-Substitute Trustees, may lawfully make, all its actions in the premises being solely as Co-Substitute Trustees and not otherwise under the power vested in it under said Deed of Trust herein above referred to and not as an individual.

Witness my hand and official seal on this 22 day of September, 2026.

Andrew Jensen, as agent for Co-Substitute Trustees
MACKIE WOLF ZIENTZ & MANN, P.C.
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067
PHONE: (615) 238-3630
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, Attorney, as agent Co-Substitute Trustees, 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 22 day of September, 2026.

Notary Public:

My Commission Expires:

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

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater for this transfer is $156,160.00.

Affiant

Subscribed and sworn to before me, this on this 22 day of September, 2026.

Notary Public:

My Commission Expires:

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

RETURN TO:
MACKIE WOLF ZIENTZ & MANN, P.C.
PARK EAST
725 COOL SPRINGS BLVD, SUITE 140
FRANKLIN, TN 37067

PREPARED BY:
Mackie Wolf Zientz & Mann, P.C.
Park East
725 Cool Springs Blvd, Suite 140
Franklin, TN 37067
(615) 238-3630
MWZM 24-000282-671-2

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).

FURTHER AFFIANT SAYETH NOT.

DATED this 22 day of September, 2026.

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

ACKNOWLEDGMENT

STATE OF TENNESSEE §
COUNTY OF WILLIAMSON §

On this _____ day of September, 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 attorney-in-fact for PHH MORTGAGE CORPORATION, and acknowledged that he executed the same as the act of his principal for the consideration, uses, and purposes therein contained.

IN TESTIMONY WHERE OF, I hereunto set my hand and official seal.

Notary Public, State of Tennessee

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

Tennessee Proof of Internet Postponement Posting
AVT Title Services, LLC

AVT Title Services LLC, does hereby certify the following statements are true and correct to the best of our knowledge:

1. I, the undersigned, am the Trustee & Sales Coordinator at AVT Title Services LLC, which utilizes the following website, https://tnforeclosurenotices.com, a website dedicated to listing foreclosure sale information for public access.

2. AVT Title Services LLC confirms that it was employed to post and publish the referenced Notice of Sale on a third party site, https://tnforeclosurenotices.com, as mandated by Tennessee Code Annotated § 35-5-101(a)(2).

3. The root domain website address for this site was submitted to the Publication Division of the Tennessee Secretary of State's office and is publicly available on their website.

4. I further certify that the Notice of Sale referenced as:
Property Address: 420 Shoreline Circle, Antioch, TN 37013
Property County: Davidson
Customer Reference #: 24-000282-671-2

was subject to a sale date postponement under the terms and conditions permitted by Tennessee law.

5. AVT Title Services LLC does hereby certify that on August 13, 2026, at the originally scheduled date, time and place of sale, a POSTPONEMENT of the foreclosure sale was duly given by public declaration. Where it was announced that the new sale date and time is **September 17, 2026 on or about 12:00PM local time**, and the place of sale remains the same as originally fixed by the Trustee in the Notice of Sale.

6. Concurrently with the public declaration, the POSTPONEMENT was also posted and published on the designated website, https://tnforeclosurenotices.com, wherein it was announced that the new sale date and time is **September 17, 2026 on or about 12:00PM local time**, and the place of sale remains the same as originally fixed by the Trustee in the Notice of Sale.

The undersigned declares the above statement to be true and correct.

/s/ Kara Brock
Kara Brock, Trustee & Sales Coordinator
AVT Title Services LLC
Date: August 12, 2026

Tennessee Certification of Electronic Document

I, Andrew Jensen, 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 electronic document is a true and exact copy of the original document executed and authenticated according to law on 9/22/26 (date of document).

Affiant Signature

9/22/26
Date

State of Tennessee
County of Williamson

Sworn to and subscribed before me this 22 day of September, 2026.

Notary's Signature

MY COMMISSION EXPIRES: _____

Notary's Seal (If on paper)

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

24-000282-671-2 T.C.A. § 66-24-101 Trustees Deed