FILE NO.: PNY-26-00980

Karen Johnson Davidson County
Batch # 1480396 DEEDTRS
10/02/2026 01:05:17 PM 3 pgs
Fees: $18.00 Taxes: $2,044.25
20261002-0091120

Prepared by and Return to:
Rubin Lublin TN, PLLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
PNY-26-00980

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
Austin Neel	**Austin Neel**	**133010F00200CO**
640 Watson Branch Dr Franklin, TN 37064	**640 Watson Branch Dr Franklin, TN 37064**	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated May 24, 2024 and recorded May 24, 2024, at **Instrument Number 20240524-0038855**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **TIFFANY AVICHOUSER and RACHEL BOSTICK** ("Borrower") conveyed to JOE M. KIRSCH, 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 May 24, 2024, (the "Note"), which obligation is presently held by **PennyMac Loan Services, LLC**; 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 JOE M. KIRSCH, said appointment being set forth in **Instrument Number 20260325-0023741** 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 July 9, 2026, at 11:00 AM at the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, located in Nashville, Tennessee, such advertisement appearing in said newspaper on June 4, 2026, June 11, 2026, June 18, 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

FILE NO.: PNY-26-00980

WHEREAS, on July 9, 2026, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **Austin Neel** at the price of **Five Hundred Fifty-Two Thousand Five Hundred One and 00/100 ($552,501.00)** 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 Fifty-Two Thousand Five Hundred One and 00/100 ($552,501.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **Austin Neel** ("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:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 436B ON THE PLAN OF FOURTHIRTYSIX PATTERSON STREET, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS OF RECORD IN EXHIBIT "B" IN THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTION AT INSTRUMENT NO. 20230119-0004356, IN THE REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF THE PROPERTY.

The source of title is recorded at Instrument number 202405240038854, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 438 PATTERSON ST, NASHVILLE, TN 37211.

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; and any other matters which an accurate survey of the Property might disclose.

FILE NO.: PNY-26-00980

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 23rd day of July, 2026.

Rubin Lublin TN, PLLC

Printed Name: Victor Kang
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, Victor Kang, 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 23rd day of July, 2026.

Notary Public

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

My commission expires: 10/26/2029

STATE OF _____)
COUNTY OF _____)

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

WITNESS my hand on this _____ day of _____, 202__.

Printed Name: Grantee/Agent

Sworn to and subscribed before me this on this the _____ day of _____, 202__.

Notary Public

My commission expires:

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or true value, whichever is greater for this transfer is
$ 552,501.00, Affiant
Subscribed and sworn before me this the
2 Day of October, 2026.
, Deputy Register