Karen Johnson Davidson County
Batch # 1483027 DEEDTRS
10/12/2026 08:25:34 AM 3 pgs
Fees: $18.00 Taxes: $1,110.00
20261012-0093347

PREPARED BY:
Padgett Law Group
5100 Poplar Avenue, Ste 2208
Memphis, TN 38137
TDP File No.: 25-009019-5

SUBSTITUTE TRUSTEE'S DEED

This instrument was made on the 23rd day of September 2026, by and between Padgett Law Group, Substitute Trustee, and DHB R LLC.

WITNESSETH:

THAT, WHEREAS, on November 30, 2023, Perri E. Dugard Owens, Married duly executed and acknowledged a Deed of Trust, recorded at Instrument Number 202312040093415, ("Deed of Trust") in the Register's Office for Davidson County, Tennessee, conveying to Old Republic National Title Insurance Company, Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Castle Mortgage Corporation DBA Excelerate Capital, its successors and assigns, the hereinafter described real estate, to secure payment of an indebtedness and the performance of the obligations therein mentioned, together with fees and costs necessary to enforce the collection thereof, said note being incorporated in said Deed of Trust by reference, said real estate being more particularly bounded and described as follows:

Land in Davidson County, Tennessee, being Lot No. 27 on the Map of the North Nashville Real Estate Company`s Plan of Lots, of record in Book 21, Page 105, Register`s Office for said County.

Said Lot No. 27 fronts 50 feet on the westerly side of Seventh Avenue North, formerly Vine Street, and runs back between lines, 174 feet 11 inches on the southerly line, and I75.6 feet on the northerly line to an alley, on which it measures 50 feet.

Being the same property conveyed to Perri E. duGard Owens, married, by virtue of that certain Quit Claim Deed dated April 30, 2007, and being of record at Instrument No. 20070517-0058964 in the Register`s Office of Davidson County, Tennessee.

Being the same property previously conveyed to Perri E. duGard, unmarried by virtue of Warranty Deed dated August 5, 1999 at Book 11618, Page 713 in the said Register`s Office.

At the time of closing, this is not the marital residence of Perri E. duGard Owens or spouse.

The last deed of record is a Quitclaim Deed recorded on January 16, 2026 at Instrument No. 20260116-0003941, in the Register's Office of Davidson County, Tennessee.

Street Address: The street address of the property is believed to be 1318 7th Avenue North, Nashville, TN 37208, but such address is not part of the legal of the property. In the event of any discrepancy, the legal of the property herein shall control.

No updated boundary survey has been obtained at the time of this conveyance.

WHEREAS, Padgett Law Group, was appointed and designated Substitute Trustee under the aforesaid Deed of Trust pursuant to an instrument of record in the aforesaid Register's Office at Instrument Number 202608180076961; and

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the owner and/or holder of

said obligations directed the Substitute Trustee to foreclose said Deed of Trust in accordance with the terms and provisions thereof and to sell the real estate above described; and

WHEREAS, the Substitute Trustee did advertise the sale of said real estate herein described, as provided in said Deed of Trust, in a local newspaper of general circulation/published in Davidson County, Tennessee, to-wit, THE WESTVIEW NEWSPAPER, LLC dba/ THE LEDGER, the Publisher of THE LEDGER, giving the time, place and terms of said sale. Such advertisement identified the third-party internet posting company as Capital City Posting having posted said advertisement at CapitalCityPostings.com. Such advertisement appearing in said newspaper on August 21, 2026; August 28, 2026; and

WHEREAS, pursuant to T.C.A. § 35-5-101, the Substitute Trustee did advertise the sale by posting online by Capital City Posting, a third-party internet posting company, on CapitalCityPostings.com for at least twenty (20) continuous days in a manner that such posting was publicly viewable to general internet users.

WHEREAS, pursuant to T.C.A. § 35-5-101, Notice of the Foreclosure Sale including date, time, location, and terms of the sale was timely given by mailing a copy of the Notice of Sale by registered or certified mail, return receipt requested, to all parties entitled to said notice and following such notice the default was not cured.

WHEREAS, the Substitute Trustee has conducted a diligent search of the Defense Manpower Data Center website 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 therein contained.

WHEREAS, on the 17th day of September, 2026, at the hour of 10 o'clock AM, local time, at the front entrance of The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, the time and place fixed in the advertised Notice of Sale, the foregoing described real estate was offered for sale at public auction to the last, highest and best bidder, and being cried for a reasonable time, was finally sold to DHB R LLC, at a bid of $300,000.00, being the highest and best bid, which purchase price was paid to the undersigned Substitute Trustee and then applied by said Substitute Trustee as directed and provided in said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and the said purchase price bid and paid, Padgett Law Group, as Substitute Trustee, does hereby grant, bargain, sell, transfer, and convey unto DHB R LLC the real estate hereinbefore described, TO HAVE AND TO HOLD the same, together with all of the hereditaments, improvements, buildings, easements and appurtenances therein and thereunto belonging and appertaining, and free from the right and equity of redemption, homestead, dower and all other exemptions of any and every kind in the makers of said Deed of Trust, and warrants the title to the aforesaid real property against the lawful claims of all persons claiming through and under said makers, as such Substitute Trustee, but not further or otherwise.

This conveyance is SUBJECT TO any rights of redemption held by federal or state governmental authorities (if noted herein), priority tax liens, prior encumbrances, objections, building lines and easements, conditions, restrictions, any current or delinquent ad valorem property taxes which may be recorded or applicable to said property, including any applicable personal property, business, or other local taxes, and any other matter of record.

IN WITNESS WHEREOF, Padgett Law Group, Substitute Trustee hereunto set its hand and seal the day and year first above written.

Timothy D. Padgett, PA D/B/A Padgett Law Group, a Professional Association, Substitute Trustee

By: Renee Kammer

Printed Name: Renee Kammer

Authorized Signatory

STATE OF TENNESSEE
COUNTY OF SHELBY

Before me, a Notary Public in and for said state and county, personally appeared Renee Kammer with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged himself/herself to be an authorized signatory of Timothy D. Padgett, PA D/B/A Padgett Law Group, a Professional Association, the within bargainor, and that he/she as such authorized signatory, executed the foregoing Instrument for the purpose therein contained, by signing the name of Timothy D. Padgett, PA D/B/A Padgett Law Group, a Professional Association.

WITNESS my hand, at office, this 23rd day of September 2026.

Notary Signature: Autumn Adkins

My Commission Expires: 6/16/29

AUTUMN ADKINS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

I, or we, hereby swear or affirm that the actual consideration for the transfer or value of the property transferred, whichever is greater, is $300,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Renee Kammer
Affiant

STATE OF TENNESSEE
COUNTY OF SHELBY

Subscribed and sworn to before me on the 23rd day of September, 2026.

Notary Signature: Autumn Adkins

My Commission Expires: 6/16/29

AUTUMN ADKINS STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY

Responsible Taxpayer and Property Owner:

DHB R LLC
728 Still Pond Road
Columbia, TN 38401

Map/Parcel Number: 082 09 0 027.00