Karen Johnson Davidson County
Batch# 1483321 DEEDTRS
10/12/2026 03:41:30 PM 4 pgs
Fees: $22.00 Taxes: $0.00
20261012-0093720

Prepared by and Return to:
Rubin Lublin TN, PLLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
SHP-26-03441

ADDRESSES NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBER:
FEDERAL NATIONAL MORTGAGE ASSOCIATION	**FEDERAL NATIONAL MORTGAGE ASSOCIATION**	**097-08-0A-022.00-C**
5600 Granite Parkway, Building VII, Plano, TX 75024	**5600 Granite Parkway, Building VII, Plano, TX 75024**	

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by that certain Deed of Trust dated August 15, 2025 and recorded August 15, 2025, at **Instrument Number 20250815-0065298**, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), **TIMOTHY HALL AKA TIMOTHY G. HALL** ("Borrower") conveyed to SCOTT TANSIL, 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 15, 2025, (the "Note"), which obligation is presently held by **FIRSTBANK**; 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 SCOTT TANSIL, said appointment being set forth in **Instrument Number 20260813-0075025** 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 October 1, 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 August 6, 2026, August 13, 2026, August 20, 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 October 1, 2026, the Substitute Trustee appeared and offered the property for sale, and after opening the floor for competitive bids, sold said Property to **FIRSTBANK** at the price of **Two Hundred Twenty-Three Thousand Five Hundred and 00/100 ($223,500.00)** this being the highest, last and best bid; and

WHEREAS, **FIRSTBANK**, as successful purchaser at said sale, transferred and assigned its bid to FEDERAL NATIONAL MORTGAGE ASSOCIATION.

NOW, THEREFORE, Rubin Lublin TN, PLLC, Substitute Trustee as aforesaid, in

consideration of the premises and the sum of Two Hundred Twenty-Three Thousand Five Hundred and 00/100 ($223,500.00) to me in hand paid, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto **FEDERAL NATIONAL MORTGAGE ASSOCIATION** ("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:

A CERTAIN CONDOMINIUM IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS: UNIT NO.D-4 OF LAKE CHATEAU CONDOMINIUMS AND DESCRIBED IN A MASTER DEED RECORDED IN BOOK 4756 PAGE 743 AND AMENDED IN BOOK 5819 PAGE 432; BOOK 6639 PAGE 468; BOOK 6691 PAGE 308; BOOK 7025 PAGE 380; BOOK 7367 PAGE 272; BOOK 10322 PAGE 682 REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE AND FURTHER DESCRIBED ON THE PLAT OF RECORD OF RECORD IN BOOK 6250 PAGE 602 AND AMENDED IN BOOK 7025, PAGE 380, AND BOOK 7367, PAGE 272 REGISTER`S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

The source of title is recorded at Instrument number 20250815-0065297, in the Register's Office for Davidson County, Tennessee.

This property is now or was formerly known as 119 LAKE CHATEAU DR, HERMITAGE, TN 37076.

This entity is tax exempt.

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.

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 8 day of October, 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 8th day of October, 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 $223,500.00.

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

Printed Name: Victor Kang
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 October, 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 10/8/26 and authenticated according to law.

Amelia Evans
Signature

10-8-26
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

10/8/2026
Date

Seal (if on paper)
My Commission Expires: 10/21/2029

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