

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 21, 2025, at or about 11:00 AM, local time, at the front entrance of the Davidson County Historic Courthouse, One Public Square, Nashville, TN 37201, pursuant to the Deed of Trust executed by Kimberly S. Elrod, an unmarried person, to FMLS, Inc., as Trustee for Regions Bank d/b/a Regions Mortgage dated May 20, 2013, and recorded on May 21, 2013, as Instrument No. 20130521-0051324, in the Register's Office for Davidson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Davidson County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Regions Bank DBA Regions Mortgage

Other interested parties: Unlock Partnership Solutions Inc., a Delaware Corporation; Capital One Bank (USA), N.A.; BOONE TRACE HOMEOWNERS' ASSOCIATION; My Tennessee Home Solution LLC

The hereinafter described real property located in Davidson County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Land in Davidson County, Tennessee, being Lot No. 230 on the Plan of Section Four, Boone Trace at Biltmore, of record in Book 9700, Page 933, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to the Borrower herein from Adam G. James and Julie L. James by deed of even date and being filed for record concurrently herewith in 201305210051323, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2013, and subsequent years; The Plan, with Owner's Certificate, of record in Book 9700, Page 933, said Register's Office, to which plan reference is hereby made for a more complete description. The Declaration of Covenants, Conditions and Restrictions of record in Book 7265, page 657, and in Instrument No. 20010717-0075902, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for a more particulars.

Street Address: The street address of the property is believed to be 8029 Boone Trace, Nashville, TN 37221, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 126 15 0A215.00

Current owner(s) of Record: Kimberly S. Elrod

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another time certain or to another specified date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announcing on the date, time, and location of each sale set forth above or any subsequent postpone or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To

this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale can be viewed online by Capital City Posting at capitalcitypostings.com.

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