

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 14, 2025, at or about 10:00 AM, local time, at the front entrance of The Historic Davidson County Courthouse, One Public Square, Nashville, TN 37201, pursuant to the Deed of Trust executed by Michael James Girard, married man, to Eric Heath, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Highlands Residential Mortgage, LTD. dated February 16, 2022, and recorded on March 2, 2022, as Instrument No. 20220302-0023591, 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: SERVIS ONE, INC. DBA BSI FINANCIALSERVICES

Other interested parties: Parmley Cove Homeowners Association, Inc.

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: A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 99 on the Plan of Final Plat for Parmley Cove, Phase 1, A RS10 Cluster Lot Subdivision of record in Plat at Instrument No. 20130417-0038081, in the Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property as conveyed to Ribbon Home SPV II, LLC, a Delaware Limited Liability Company by Warranty Deed from Scott C. Burns, a married man dated 09/30/2021 recorded 10/06/2021 in Book NA, Page NA, as Document Number 20211006-0134572, Register's Office for Davidson County, Tennessee.

Being the same property as conveyed to Michael J. Girard, a single man by Warranty Deed from Ribbon Home SPV II, LLC, Delaware Limited Liability Company dated February 16, 2022 and recorded on March 2, 2022, in Book NA, Page NA, as Document Number 202203020023590 Register's Office for Davidson County, Tennessee.

This is an improved property commonly known as: 312 Parmley Ln, Nashville, TN 37207-0049

Street Address: The street address of the property is believed to be 312 Parmley Lane, Nashville, TN 37207, 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: 049 10 0A 099.00

Current owner(s) of Record: Michael J. Girard

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 specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed 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 has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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