

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 19, 2026, 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 RONALD E. HALE AND NORMA J HALE AKA NORMA J. FORT, WHO ARE HUSBAND AND WIFE, to U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, as Trustee for U.S. BANK NATIONAL ASSOCIATION dated December 10, 2013, and recorded in Instrument No. 20140106-0000987, 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: U.S. Bank National Association

Other interested parties: None

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: SITUATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

BEING LOT NO.3 AND PART OF LOT NO. 4 ON THE PLAN OF BELMONT TERRACE RESUBDIVISION, ANNEX NO. 1, OF RECORD IN BOOK 421, PAGE 182, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS:

BEGINNING ON THE WESTERLY MARGIN OF BRIGHTWOOD AVENUE AT THE SOUTHEAST CORNER OF LOT NO. 2 ON SAID PLAN; THENCE WESTERLY WITH THE LINE BETWEEN LOTS NOS. 2 AND 3, 190.0 FEET TO AN ALLEY, NOW CLOSED; THENCE SOUTHERLY WITH THE EASTERLY MARGIN OF SAID ALLEY, 55.0 FEET; THENCE EASTWARDLY 185.0 FEET, MORE OR LESS, TO A POINT ON BRIGHTWOOD AVENUE 10.0 FEET, MORE OR LESS, TO A POINT ON BRIGHTWOOD AVENUE 10.0 FEET SOUTHERLY FROM THE SOUTHEAST CORNER OF SAID LOT NO.3; AND THENCE NORTHERLY WITH THE WESTERLY MARGIN OF BRIGHTWOOD AVENUE, 60.0 FEET TO THE BEGINNING.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN VOLUME 9515, PAGE 685, OF THE DAVIDSON COUNTY, TENNESSEE RECORDS.

Street Address: The street address of the property is believed to be 3005 Brightwood Avenue, Nashville, TN 37212, 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: 117 08 0 014.00

Current owner(s) of Record: Ronald E. Hale and Norma J Fort aka Norma J Hale

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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