

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 8, 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 Willie L. Gates, to Logos Title & Escrow, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., acting solely as nominee, as beneficiary for Family First Mortgage Corp., its successors and assigns dated May 2, 2006, and recorded as Instrument No. 20060503-0051215, 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: TBW Mortgage Backed Trust Series 2006-3, Mortgage Backed Pass-Through Certificates, Series 2006-3, U.S. Bank National Association, as Trustee

Other interested parties: Estate/Unknown Heirs of Willie L Gates; Metropolitan Government of Nashville & Davidson County; Nathan Barlows; 1 Public Homes; Reserve at Oakleigh; Willie L Gates

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: The land referred to in this Deed of Trust is as follows:

Land in Davidson County, Tennessee, being Lot No. 132B on the Plan of Trinity Hills Village, Section Four, Third Addition of record in Plat Book 6250, Page 242, 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 conveyed to Carter A. Howard and wife, Pamela C. Howard by deed dated 11-16-05 from Robert Frost of record in Instrument No. 200511280142321, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Robert Frost by deed dated 7-27-95 from Terry Frost Tomlinson, unmarried of record in Book 9745, page 203, said Register's Office.

Being the same property conveyed to WILLIE L. GATES, married, by deed from Carter Howard and spouse Pamela Howard, dated May 2, 2006, and being simultaneously recorded herewith in Instrument No. 20060503-0051214, Register's Office for Davidson County, Tennessee.

Street Address: The street address of the property is believed to be 2714 Vista 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: 059 08 0 042.00

Current owner(s) of Record: Isaiah Gates; Bregette Gates; Georgette Gates

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com