

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 5, 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 Joyce A Lemley, an unmarried woman, to Larry N. Westbrook, Esq, as Trustee for Coldwell Banker Mortgage dated August 23, 2007, and recorded at Instrument Number 20070827-0102203, 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Janice Boyd; Gregory Lemley; Melissa Lemley; Paige Lemley; Rodney Lemley; Vickie Woodard; Cach, LLC; Patio Villa Homeowner's 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: Land in Davidson County Tennessee, being Lot No. 40, Unit 3 in a Horizontal Property Regime as shown on the condominium site plan of Patio Villa, Phase I, Section 1 and 2, as of record in Book 5200, page 458, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

This is a "condominium project" established pursuant to the provisions of the Tennessee "Horizontal Property Act" as set out in Section 66-27-101 et. seq. of the Tennessee Code Annotated and is subject to the provisions and requirements thereof; to the By-Laws for the administration thereof; to the easements, rights and interests in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and buildings thereof; and also including without limitation all conditions, covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Patio Villa, of record in Book 5970, page 829 and in Book 6014, page 978, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Joyce A. Lemley by Warranty Deed from James R. Anderson of record in Instrument No. 200708270102202, Register's Office for Davidson County, Tennessee.

Street Address: The street address of the property is believed to be 905 Patio Drive, Nashville, TN 37214, 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: 108 07 0A 003.00

Current owner(s) of Record: Joyce A Lemley; Estate/Unknown Heirs of Joyce Anne Lemley

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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