

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 5, 2026, at or about 2:00 PM, local time, inside the main entrance of the Wilson County Courthouse, 228 E. Main Street, Lebanon, TN 37087, pursuant to the Deed of Trust executed by Roumany Mansour Yanni, A Married Man, to Anthony R. Steele, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Vanderbilt Mortgage and Finance, Inc. DBA Silverton Mortgage, its successors and assigns dated February 26, 2024, and recorded in Book 2296, Page 1025, Instrument Number 24128949, in the Register's Office for Wilson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Wilson 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: Vanderbilt Mortgage and Finance, Inc. DBA Silverton Mortgage, its successors and assigns

Other interested parties: RAVEN'S CREST OWNERS ASSOCIATION, INC.; ROWCAL TENNESSEE LLC

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

Legal Description: LOT 48, RAVENS CREST PHASE TWO, SECTION TWO, ACCORDING TO SURVEY AND PLAT OF SAME APPEARING OF RECORD IN PLAT BOOK 31, PAGE 408, IN THE REGISTER'S OFFICE FOR WILSON COUNTY, TENNESSEE. BEING THE SAME PROPERTY CONVEYED TO LENNAR HOMES OF TENNESSEE, LLC, SPECIAL WARRANTY DEED RECORDED DECEMBER 28, 2020, IN BOOK 2032, PAGE 1744, IN SAID REGISTER'S OFFICE. (AS TO UNDERLYING LANDS).

See Special Warranty Deed recorded in Book 2296, Page 1020, on February 29, 2024, in the Register of Deeds Office for Wilson County, TN.

Street Address: The street address of the property is believed to be 316 Ibis Place, Mount Juliet, TN 37122, 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: 116A B 002.00

Current owner(s) of Record: Roumany Mansour Yanni

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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