

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 30, 2026, at or about 10:00 AM, local time, at the Davidson County Historic Courthouse, 1 Public Square, Nashville, TN 37201, pursuant to the Deed of Trust executed by Rickie Ward and Tracy Ward, husband and wife, to Yale Riley, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quicken Loans, LLC, its successors and assigns, dated April 2, 2021, and recorded as Instrument Number 20210604-0075445, 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: Rocket Mortgage, LLC

Other interested parties: Tennessee Department of Revenue, NCEP, LLC, Secretary of Housing and Urban Development, Will Washington

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:

Tax Id Number(s): 075 04 0 099.00

Land situated in the County of Davidson in the State of TN

BEING LOT NO. 333, SECTION FIVE, TULIP GROVE, AS OF RECORD IN PLAT BOOK 4175, PAGE 71, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH SAID PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO JAMES E. RAGAN AND WIFE, CAROLE T. RAGAN BY DEED FROM HAROLD D. QUARLES OF RECORDED IN DEED BOOK 7243, PAGE 391 AND FILED FOR RECORD ON MAY 21, 1987, IN THE DAVIDSON COUNTY CLERK'S OFFICE.

Commonly known as: 533 Frankfort Dr, Hermitage, TN 37076-1541

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

Being the same property conveyed to Rickie Ward and wife, Tracy Ward, by deed dated August 30, 2007 of record in Deed Instrument/Case No. 20070912-0109424, in the County Clerk's Office.

Street Address: The street address of the property is believed to be 533 Frankfort Drive, Hermitage, TN 37076, 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.

Current owner(s) of Record: Rickie Ward and Tracy Ward

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.

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE STATE OF TENNESSEE, PURSUANT TO T.C.A. 67-1-1433 (c)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN INSTRUMENT NO. 20140310-0019907, OF THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE STATE OF TENNESSEE IN

ACCORDANCE WITH 67-1-1433 (b)(2).

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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