

## NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE

WHEREAS, James E. Ball executed a Deed of Trust to T.D. Service Company, Trustee for the benefit of Velocity Commercial Capital, LLC, on February 21, 2025 and recorded on March 4, 2025, as Instrument Number 20250304-0016148 in the Office of the Register of Davidson County, Tennessee.

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) thereby secured by the said Deed of Trust and the current holder of said Deed of Trust U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2025-2 (the "Holder"), appointed the undersigned, McMichael Taylor Gray, LLC, as Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, McMichael Taylor Gray, LLC, Substitute Trustee, by virtue of the power and authority vested in it, will on April 23, 2026, at 10:00 am at the Davidson County Courthouse, 1 Public Square, Nashville, TN 37201, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Davidson County, TN:

LAND in said County and State, being Lot No. 546 on the Plan of Bordeaux Hills, Section 6, as of record in Book 3842, Page 10, Register's Office for said County, described as follows: BEGINNING at a point in the northerly margin of Panorama Drive at the southwest corner of the subject lot; thence northerly 107.09 feet to a concrete monument the northwest corner of the subject lot; thence eastwardly 1123.31 feet to a concrete monument in the westerly margin of an unnamed road; thence with said margin of said road, southwardly 70.46 feet to a concrete monument at the beginning of a curve to the right having a radius of 25.0 feet; thence around said curve southeastwardly 37.34 feet to a concrete monument in the northerly margin of Panorama Drive; thence with said margin of said Drive westwardly 90.0 feet to the point of beginning.

Being the same property conveyed to James E. Ball, by virtue of that certain Quit Claim Deed dated December 15, 2020, and being of record at Instrument No. 20210305-0029453 in the Register's Office of Davidson County, Tennessee.

Street Address: 3400 Panorama Drive, Nashville, TN 37218

Parcel Number: 080 03 0 001.00

Current Owner: James E. Ball

Other Interested Party(ies): Bordeaux Hills Residential Association

NOW, THEREFORE, in compliance with Tennessee Code § 35-5-104(a), a true and correct copy of this Notice is displayed online and available for public viewing at [www.anchorposting.com](http://www.anchorposting.com).

If the United States or the State of Tennessee have any liens or claimed lien(s) on the Property, and are named herein as interested parties, timely notice has been given to the applicable governmental entity, and the sale will be subject to any applicable rights of redemption held by the entity as

required by 26 U.S.C. § 7425 and/or Tennessee Code § 67-1-1433.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; any matter that an accurate survey of the premises might disclose; any prior liens or encumbrances as well as any priority created by a fixture filing; any deed of trust; and any matter that an accurate survey of the premises might disclose; and

All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust. The undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

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 office is attempting to collect a debt. Any information obtained will be used for that purpose.

McMichael Taylor Gray, LLC  
Substitute Trustee  
3550 Engineering Drive, Suite 260  
Peachtree Corners, GA 30092  
Office: 404-474-7149  
Fax: 404-745-8121  
MTG File No.: 26-000366-01