

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 20, 2025, at or about 2:00 PM, local time, at the front entrance of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, pursuant to the Deed of Trust executed by Daniel William James and Courtney Amanda James, husband and wife, to Cornerstone Title and Escrow, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Success Mortgage Partners, Inc. dated October 31, 2022, and recorded on November 1, 2022, in Book 1298, Page 923, Instrument No. 241498, in the Register's Office for McMinn County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McMinn 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: Situated in the Fourth Civil District of McMinn County, Tennessee, within the Corporate Limits of the City of Etowah, lying on the North side of Hill Street and being more particularly described as follows:

Beginning at a point in the North side of Hill Street, same being the Southwest corner of the Rex and Angie Stone property (Deed Book 11-Z, Page 438), and the Southeast corner of the property conveyed herein; From Said Point of Beginning with Hill Street North 88 degrees 45 minutes West 75 feet to an unmarked corner; thence with the Clarence and Ruth Isbill property (Deed Book 7-X, Page 345) and the Lida Melton property (Deed Book 17-I, Page 508) North 02 degrees 15 minutes East 206.50 feet to an unmarked corner; thence along a fence with the J. W. and Nina Keller property (Deed Book 4-G, Page 501) South 88 degrees 45 minutes East 75 feet to an iron pin corner; thence with the Rex and Angie Stone property (Deed Book 11-Z, Page 438) South 02 degrees 15 minutes West 206.50 feet to the Point of Beginning.

Being the same property conveyed to Daniel William James and Courtney Amanda James, husband and wife, by Deed dated October 31 2022 and recorded in Book 23 J, Page 826, in the Register's Office for McMinn County, Tennessee.

Subject to County taxes for the year 2022, a lien due and payable October 1st.

Street Address: The street address of the property is believed to be 409 Hill Street, Etowah, TN 37331, 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: 107J D 081.00 000

Current owner(s) of Record: Daniel William James and Courtney Amanda James

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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