

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on May 1, 2025, at or about 1:00 PM, local time, at the Jefferson County Court House, 202 West Main Street, Dandridge, TN 37725, pursuant to the Deed of Trust executed by ANDREW JAMES ROMINE, A MARRIED MAN, to MATTHEW T. ANDERSON, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HOMETOWN LENDERS INC. dated March 12, 2021, and recorded in Book 1594, Page 645, in the Register's Office for Jefferson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Jefferson 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: MARINER FINANCE; The Reserve at Milldale Homeowners Association, Inc.

The hereinafter described real property located in the First (1st) Civil District of Jefferson County, Tennessee, within the corporate limits of the City of Dandridge, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Being known and designated as Lot 9 of The Reserve at Milldale subdivision as shown on plat entitled The Reserve at Milldale Final Plat of record as Plat Cabinet M, Slide 1492, in the Register's Office for Jefferson County, Tennessee, to which plat specific reference is hereby made for a more particular description.

BEING a portion of the same property conveyed to Derrek M. Wolfe and William N. Lakins, as equal tenants in common, by Warranty Deed from James Eslinger and Mary Sue Purkey, Co-Executors of the Estate of Turney Cecil Eslinger, of record in Book 1251, page 453, in the Register's Office for Jefferson County, Tennessee, dated January 23, 2015 and recorded on January 26, 2015.

Being a portion of the same property conveyed to D. R. Horton, Inc., a Delaware corporation by Warranty deed from Derrek M. Wolfe, a Tennessee resident and William N. Lakins, a Tennessee resident of record in Book 1541, page 371, in the Register's Office for Jefferson County, Tennessee, dated July 02, 2020 and recorded on July 06, 2020.

Being the same property conveyed by Warranty Deed from DR. Horton, Inc., a Delaware corporation to Andrew James Romine, an unmarried man, in Deed Book 1594, Page(s) 642 in the Register's Office of Jefferson County, Tennessee.

Street Address: The street address of the property is believed to be 542 Reserve Way, Dandridge, TN 37725, 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: 057L B 009.00

Current owner(s) of Record: ANDREW JAMES ROMINE

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 adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

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.

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