SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 28, 2025, at or about 11:00 AM, local time, at the front entrance to the Trousdale County Courthouse, 200 East Main Street, Hartsville, TN 37074, pursuant to the Deed of Trust executed by Charles Anthony Anderson and Amy Anderson, husband and wife, to Southeast Title, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Franklin American Mortgage Company dated May 1, 2008, and recorded on May 8, 2008, in Book 47, Page 125, Instrument No. 12202, and modified on June 13, 2022, in Book 156, Page 299, Instrument No. 38379, in the Register's Office for Trousdale County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Trousdale 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: Blue World Pools Inc.; Amy Anderson

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

Legal Description: Property known as 2165 Lick Creek Rd., Hartsville, TN 37074, Trousdale County.

This tract No. 1 of the Marlin Oliver, Jr. and wife, Mary Oliver property.

Being located in the 2nd Civil District, Trousdale County, Tennessee, on the Northwest side of Lick Creek Road, and being a portion of the property of record in Deed Book 21, Page 313, and Deed Book A-1, Page 46, Register's Office, Trousdale County, Tennessee see Tax Map 21, Parcel 26.00, Tax Assessor's Office, Trousdale County, Tennessee, and more particularly described as follows:

Beginning at a point in the Northwest margin of Lick Creek Road, same being the Easternmost corner of this tract and the Southernmost corner of Anthony Anderson; thence with said margin South 44 deg. 07 min. 15 sec. West 33.10 feet to a point, same being point of curvature of a curve proceeding counter-clockwise, having a deflection angle of 06 deg. 01 min. 53 sec., a radius of 1038.50 feet, a tangent length of 54.71 feet, and a chord of South 41 deg. 06 min. 19 sec. West 109.27 feet; thence along said curve an arc length of 109.32 feet to a point in said margin; thence leaving road with line of Tract #2 of the Oliver property (4.45 acres as survey of same date) North 51 deg. 54 min. 37 sec. West 294.31 feet to an iron rod (passing an iron rod at 17.85 feet); thence North 53 deg. 43 min. 09 sec. East 188.55 feet to an iron rod at a power pole; thence with line of Anthony Anderson South 51 deg. 39 min. 31 sec. East 179.52 feet to an iron rod; thence South 24 deg. 00 min. 58 seconds East 82.84 feet (passing an iron rod at 72.19 feet) to the point of beginning containing 1.10 acres more or less by survey by Carroll Dean Carman, Registered Land Surveyor, Tennessee, Number 910, Address 150 Middle Ford Road, Hartsville, Tennessee, 37074, dated November 2, 2006.

Being the same property conveyed to Charles Anthony Anderson by deed from Marlin Oliver, Jr. and wife, Mary Oliver, dated 2/7/07 and filed of record in Book 36, Page 560, said Register's Office.

Further being the same property conveyed to Mary Oliver and husband, Marlin Oliver, Jr. by deed from Henry Scruggs and wife, Nora Scruggs, dated 4/18/85 and filed of record in Book 21, Page 313, said Register's Office.

The said Amy Anderson joins in this conveyance for the purpose of conveying any interest she may have in the above referenced property marital or otherwise.

Street Address: The street address of the property is believed to be 2165 Lick Creek Road, Hartsville, TN 37074, 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: 021 02601 000

Current owner(s) of Record: Charles Anthony Anderson

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 Capital City Postings.com.

Padgett Law Group, Substitute Trustee 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com