

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 15, 2026, at or about 2:00 PM, local time, at the main door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, pursuant to the Deed of Trust executed by Shannon Mechelle Atkins and Richard Trevor Justin Corn, joint tenants, to Fidelity National Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as Nominee for Planet Home Lending, LLC dated October 31, 2022, and recorded on November 1, 2022, in Book 2953, Page 438, Instrument No. 22016222, in the Register's Office for Bradley County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bradley 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 Bradley 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 First (1st) Civil District of Bradley County, Tennessee, being Lot 1, The Property of Mark A. Cabrera, as shown by plat of record in Plat Book 37, Page 130, in the Register's Office for Bradley County, Tennessee.

ALSO CONVEYED is an undivided one-fourth interest in the herein after described private road and said on-fourth interest is to be taxed to said lot herein conveyed the private is known as Cabrera Drive and is described in its entirety as follows and an easement for all utilities are reserved within its boundaries so long as they do not interfere with the paved area:

BEGINNING in the northeast line of Spring Place Road, 200 feet northwest from the southwest corner of land of Dryer, which is also the southwest corner of land of Mansard (Deed Book 322, Page 990); and from said beginning point and running with the northeast line of Spring Place Road, North 57 deg. 19 min. West 50.1 feet to the southeast corner of land of Bowman; thence with the southeast line of Bowman and continuing on part of the way with the southeast line of Lot 2 as shown on said plat North 35 deg. 38 min. East 486.2 feet; thence along Lot 2, South 57 deg. 19 min. East 50.1 feet; thence with northwest line of Lot 1 as shown on said plat and of Mansard, South 35 deg. 38 min. West 486.2 feet to the beginning. Description then from recorded plat.

THIS conveyance is subject to all applicable restrictions, easements, set-back lines and other conditions of record in the Register's Office for Bradley County, Tennessee.

BEING the same property conveyed to Shannon Mechelle Atkins and Richard Trevor Justin Corn, by Warranty Deed filed of record in Book 2953, Page 435 in the Register's Office for Bradley County, Tennessee.

Parcel ID No.: 066-053.15 and 1/4 interest in 066-053.16

Street Address: The street address of the property is believed to be 3011 Spring Place Road Southeast, Cleveland, TN 37323, 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: 066 053.15

Current owner(s) of Record: Shannon Mechelle Atkins and Richard Trevor Justin Corn

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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