

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 22, 2026, at or about 10:00 AM, local time, at the east door of the Rutherford County Courthouse, S Public Square, Murfreesboro, TN 37130, pursuant to the Deed of Trust executed by Portia Champion and Darryl Champion, to Joseph B. Pitt, Jr., as Trustee for Figure Lending LLC dated May 9, 2024, and recorded on May 15, 2024, in Record Book 2436, Page 2146, Instrument No. 2544581, in the Register's Office for Rutherford County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Rutherford 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: Figure Lending LLC

Other interested parties: None

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

Legal Description: The following real property is situated in the County of Rutherford, State of Tennessee, and described further as follows:

Warranty Deed

Land located in the 7th Civil District of Rutherford County, State of Tennessee, within the corporate limits of the City of Murfreesboro, and being described as follows, to-wit:

Being all of Lot No. 68, on the plan of Final Plat, Section 3 - Phase 2, The Enclave Subdivision, according to plat and survey appearing of record in Plat Book 42, page 156, of the Register's Office of Rutherford County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Darryl Champion and Portia Champion by Richard Hernandez Ferrer and Haizel Mendez Prieto by way of Deed recorded on December 28th, 2020 in Book 2014, Page 3219 of the records of Register's Office in Rutherford County, Tennessee.

Street Address: The street address of the property is believed to be 6015 Enclave Drive, Murfreesboro, TN 37128, 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: 093B-F-045.00-000

Current owner(s) of Record: Darryl Champion aka Daryl Champion and Portia Champion

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. This sale is being conducted subject to the Deed of Trust recorded in Record Book 2014, Page 3224, Instrument No. 2328958, in the Office for the Rutherford County Register of Deeds on December 28, 2020.

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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