

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 20, 2025, at or about 12:00 PM, local time, at the Carroll County Courthouse, 99 Court Street, Huntingdon, TN 38344, pursuant to the Deed of Trust executed by Chris Chunn, married man, Holly Chunn, to Scott R. Valby, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans dated December 6, 2023, and recorded on December 7, 2023, in Book 736, Page 1068, Instrument No. 201750, and modified on April 23, 2025, in Book 752, Page 1126, Instrument No. 208186, in the Register's Office for Carroll County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Carroll 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: Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company

Other interested parties: None

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

Legal Description: Map 16E, Group A, Control Map 16E, Parcel 24.00, Assessor of Property's Office of Carroll County, Tennessee,

Situated in the 22nd Civil District, Carroll County, Tennessee, and being a 0.535 acre (23,316 square feet) tract of land and being Lot 37 of Cherrywood Heights Subdivision (PB 3, page 16) as recorded in the Register's office of Carroll County, Tennessee, and beginning at a found iron pin in the east margin of Grandberry Street 23.9 feet from the centerline at the southwest corner of Stallion (DB 239, page 373) said iron pin is the northwest corner of the tract described herein; thence South 89 degrees 48 minutes 47 seconds East, a distance of 136.54 feet, leaving said street along the south line of Stallion to a found iron pin at the southeast corner of Stallion in the west line of Hopper (DB 284, page 211); thence South 00 degrees 11 minutes 42 seconds East, a distance of 170.00 feet along the west line of Hooper to a set iron in at the southwest corner of Hopper in the north margin of Winston Avenue, said pin lies 25.0 feet from the centerline of said street, thence North 89 degrees 28 minutes 19 seconds West, a distance of 138.44 feet, along the north margin of said street to a set iron pin in said north margin where said margin intersects the east margin of Grandberry Street, said pin lies 23.9 feet east of the centerline of Grandberry Street, thence North 00 degrees 26 minutes 47 seconds East, a distance of 169.17 feet, along the East margin of Grandberry to the point of beginning, containing 0.535 acres (23,316 square feet). Bearings are based on magnetic north taken on May 13, 1999. Survey by James W. Crocker, TN RLS 115, Martin, Tennessee 38237.

The above description is the same as in the previous deed of record.

For source of title, see Warranty Deed Book 412, Page 843, Register's Office of Carroll County, Tennessee.

Property Address: 260 Winston Ave., McKenzie, TN

Subject to Restrictive Covenants which run with the land as recorded in Deed Book 118, Page 313, Register's Office of Carroll County, Tennessee.

Street Address: The street address of the property is believed to be 260 Winston Avenue, Mc Kenzie, TN 38201, 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: 016E A 024.00

Current owner(s) of Record: Chris Chunn and Holly Chunn

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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