

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 6, 2026, at or about 10:00 AM, local time, at the main entrance to the Benton County Courthouse, 1 East Court Square, Camden, TN 38320, pursuant to the Deed of Trust executed by Grace Allison Clark, unmarried, to Title Group of Tennessee LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Lending Hand Mortgage, LLC dated April 12, 2024, and recorded on April 15, 2024, in Book 409, Page 735, Instrument No. 116792, in the Register's Office for Benton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Benton 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: None

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

Legal Description: BEGINNING on an iron pin set in the east margin of State Highway 192 (60 foot right-of-way), which point is located South 27 degrees, 00 minutes, 00 seconds West, 29.99 feet from an iron pin found at the original northwest corner of Melton; thence from the POINT OF BEGINNING, and on new lines through Melton the following calls: South 71 degrees, 54 minutes, 21 seconds East, 199.03 feet; South 15 degrees, 27 minutes, 49 seconds West, 121.62 feet; North 79 degrees, 49 minutes, 10 seconds West, 230.83 feet to an iron pin set in the east margin of Highway 192; thence with the east margin of said road, North 27 degrees, 00 minutes, 00 seconds East, 155.14 feet to the POINT OF BEGINNING, containing 0.67 acres, as surveyed by Advanced Land Surveying, Inc.

BEING the same property conveyed to Grace Allison Clark, unmarried from Michael W. Lilly., unmarried by Warranty Deed dated April 12, 2024 and of record on 4-15-24, in Book 409, Page 733, in the Register's Office for Benton County, Tennessee.

Street Address: The street address of the property is believed to be 3370 TN 192, Holladay, TN 38341, 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: 111-018.01-000

Current owner(s) of Record: Grace Allison Clark

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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