SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 4, 2025, at or about 11:00 AM, local time, at the Henderson County Courthouse, 17 Monroe Avenue, Lexington, TN 38351, pursuant to the Deed of Trust executed by David J. Clayton, a single man, to David R Wilson, as Trustee for Chase Manhattan Mortgage Corporation, a New Jersey Corporation dated March 1, 2001, and recorded on March 5, 2001, in Book 357, Page 24, Instrument No. 7901, in the Register's Office for Henderson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Henderson 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: JPMorgan Chase Bank, National Association

Other interested parties: BRADLEY E. CLAYTON; DAVID CLAYTON, JR.; RUBY RIPLEY; Estate/Unknown Heirs of David Clayton

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

Legal Description: Lot No. 12: Beginning on an iron pin in the West margin of Elizabeth Drive and being the common corner of Lot #11 and Lot #12; runs thence North 53 degrees 38 minutes West 186 feet to an iron pin; runs thence North 38 degrees 04 minutes East 100 feet to an iron pin; runs thence South 54 degrees 51 minutes East 197.5 feet to an iron pin in the West margin of Elizabeth Drive; runs thence South 44 degrees 29 minutes 103 feet to the point of beginning, containing by estimation ½ acre more or less.

This being the property conveyed to David Clayton by Warranty Deed executed on March 1, 2000, and of record in Deed Book 203, Page 59, in the Register's Office of Henderson County, Tennessee.

Street Address: The street address of the property is believed to be 227 Elizabeth Circle, Lexington, TN 38351, 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: 062G-C-041.00

Current owner(s) of Record: David Clayton

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 as Book 352, Page 86 in the Office for the Henderson County Register of Deeds on November 2, 2000.

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