

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 22, 2025, at or about 1:00 PM, local time, at the Gibson County Courthouse, 1 Court Square, Trenton, TN, pursuant to the Deed of Trust executed by Stephanie E. Emery, married, and Thomas D. Emery, to Craig R. Allen, as Trustee for Ditech Financial LLC dated January 25, 2019, and recorded on March 5, 2019, in Book 1033, Page 698, Instrument No. 184704, in the Register's Office for Gibson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Gibson 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: U.S. Bank National Association, not in its individual capacity, but solely as Trustee of the NRZ Pass-Through Trust VII-B (Pref)

Other interested parties: Jackson Tennessee Hospital Company, LLC d/b/a Tennova Healthcare-Regional; State of Tennessee-Dept of Revenue

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

Legal Description: Being Lot Nos. 14 and 15 in Block No. 2 of the Craddock's Addition to the town of Humboldt, at 110 Etheridge. Being the same property conveyed to Louis Robbins by deed dated January 25, 1972, and recorded in the Register's Office of Gibson County, Tennessee, in Official Record Book Volume 52, page 356.

Beginning at the Northwest corner of Hardin's lot; runs thence, south 50 feet to an iron pin; runs thence, west 100 feet to an iron pin, the southeast corner of Adams; runs thence, North 100 feet along Adam's East line to an iron pin at Etheridge Street; runs thence, East along Etheridge Street for 50 feet to the point of beginning.

This being the same property conveyed to Michael Wynne from Bennie Mance and wife, Gladise Mance by Correction Deed dated 16th day of May 2003 and recorded in Deed Book 749 at page 634 in the Register's Office of Gibson County, Tennessee.

And,

Beginning at the northwest corner of Joseph Adams and in, the south right of way margin of Etheridge Street; runs thence west with Etheridge Street 50 feet to a point at the northeast corner of Hess; runs thence south with Hess 100 feet to a point; runs thence east 50 feet to Adams' West line; runs thence north with Adams 100 feet to the point of beginning. Being the remainder of property conveyed to Louis Robbins by Gertrude Hunt by deed of record in the Register's Office of Gibson County, Tennessee in Official Record Book 52, page 356.

This being the same property to Jim Walter Homes, LLC by SDW Properties, Inc., by deed of record in the Register's Office of Gibson County, Tennessee in Official Record Book 943, Page 1996. The intent of the parties is to convey the property described by the Gibson County Assessor's Office as Map 170A, Group L. Parcel 3.00.

This being the same property conveyed to Ditech Financial LLC, by Substitute Trustee's Deed of record in BK 1006 PG 2253-2254, recorded on July 5, 2016.

This being the same property conveyed from Ditech Financial LLC, to Stephanie and Thomas Emery, which deed is being recorded simultaneously herewith. Warranty Deed Book 1033 Page 695

Street Address: The street address of the property is believed to be 110 Etheridge Street, Humboldt, TN 38343, 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: 170A L 003.01 000

Current owner(s) of Record: Stephanie E. Emery and Thomas D. Emery

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.

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE STATE OF TENNESSEE, PURSUANT TO T.C.A. 67-1-1433 (c)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN BOOK 1052, PAGE 2370, INSTRUMENT NO. 199076, OF THE REGISTER'S OFFICE OF GIBSON COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE STATE OF TENNESSEE IN ACCORDANCE WITH 67-1-1433 (b)(2).

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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