

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 25, 2026, at or about 11:00 AM, local time, at the front door of the Lauderdale County Courthouse, 100 Court Square, Ripley, TN 38063, pursuant to the Deed of Trust executed by Wayne F Goodman, married man, and Penny M. Goodman, to Susan Voss, as Trustee for Regions Bank d/b/a Regions Mortgage dated January 19, 2016, and recorded on January 20, 2016, in Book 681, Page 807, Instrument No. 177655, in the Register's Office for Lauderdale County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Lauderdale 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: Regions Bank dba Regions Mortgage

Other interested parties: Penny Goodman

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

Legal Description: Lying, situated and being in the 10th Civil District of Lauderdale County, Tennessee, and more particularly described as follows, to-wit:

TRACT ONE: Commencing at a P.K. nail in the centerline of Luckett-Three Points Road, being the Southwest corner of Dale C. Woodard's tract as described in Book 422, Page 780, and being the Northeast corner of Jim K. Scott and Barry J. Diggs tract as described in Book 382, Page 758 in the Register's Office of Lauderdale County, Tennessee; thence with said road, South 19 degrees 35 minutes 48 seconds West 119.88 feet to an old P.K. nail in the centerline of said road, being the Southeast corner of a 2.00 acre lot and being the "Point of Beginning" of subject's lot; thence with said road, South 19 degrees 35 minutes 48 seconds West 131.64 feet to a P.K. nail in said road, being the Southeast corner of subject's lot; thence leaving said road, North 85 degrees 59 minutes 43 seconds West 290.12 feet to a set ½ inch iron pin, being the Southwest corner of subject's lot in the new East line of Scott and Diggs' tract; thence forming a new East line of Scott and Diggs' tract, North 2 degrees 6 minutes 55 second East 152.74 feet to a set ½ inch pin in the South line of a 2.00 acre lot, being the Northwest corner of subject's lot; thence with the South line of the 2.00 acre lot, South 81 degrees 31 minutes 15 seconds East 331.55 feet to the point of beginning.

The above described tract is subject to all Road, Drainage and Utility Easements not herein described.

TRACT TWO: Commencing at a P.K. nail in the centerline of Luckett-Three Points Road, being the Southwest corner of Dale C. Woodard's tract as described in Book 422, Page 780, and being the Northeast corner of Jim K. Scott and Barry J. Diggs tract as described in Book 382, Page 758 in the Register's Office of Lauderdale County, Tennessee; thence with said road, South 19 degrees 35 minutes 48 seconds West 251.52 feet to a set P.K. nail in the centerline of said road, being the Southeast corner of 1.00 acre lot, being the "The Point of Beginning" of subject's lot; thence with said road, South 20 degrees 06 minutes 22 seconds West 243.19 feet to an old P.K. nail, being the Northeast corner of Drew Beasley's lot and being the Southeast corner of subject's lot; thence with Beasley's line, North 72 degrees 15 minutes 23 seconds West 82.36 feet to an old ½ inch iron pin; thence North 31 degrees 28 minutes 30 seconds West 155.74 feet to an old ½ inch iron pin, being a corner of Beasley's lot; thence North 79 degrees 23 minutes 33 seconds West 46.36 feet to a set ½ inch iron pin; thence leaving Beasley's North line and forming a new East line of Scott and Diggs' tract, North 0 degrees 20 minutes 35 seconds West 82.17 feet to a set ½ inch iron pin, being the Southwest corner of a 1.00 acre lot and being the Northwest corner of subject's lot; thence with the South line of said 1.00 acre lot, South 85 degrees 59 minutes 43 seconds East 290.12 feet to the point of beginning.

The above described tract is subject to all Road, Drainage and Utility Easements not herein described.

The above two lots being designated as Map 104, Parcel 21.07 in accordance with the Tax Assessor's Office of Lauderdale County, Tennessee.

Being the same property conveyed to Wayne M. Goodman by deed recorded in Book 681, page 804 of the Register's Office of Lauderdale County, Tennessee.

Street Address: The street address of the property is believed to be 7927 Lightfoot Luckett Road, Henning, TN 38041, 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: 104-021.07

Current owner(s) of Record: Wayne F. Goodman

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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