

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 18, 2025, at or about 10:00 AM, local time, at the front door of the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, pursuant to the Deed of Trust executed by Crystal Cherie Hobbs and Jacob Perry Hobbs, wife and husband, to Chicago Title Insurance Company, as Trustee for Triad Financial Services, Inc. dated January 19, 2024, and recorded in Book 835, Page 1, Instrument No. 172646, and modified in Book 840, Page 951, in the Register's Office for Hardin County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hardin 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: TRIAD FINANCIAL SERVICES

Other interested parties: None

The hereinafter described real property located in Hardin 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 angle iron found, being the southeast corner of a tract conveyed to Packaging Corporation of America by Deed recorded in Deed Book 194, page 808, Register's Office Hardin County, an exterior corner of a recently surveyed 5.894 acre tract (Tract 14), which is a part of the tract of which the herein described tract is a part and an exterior corner of the herein described tract; runs thence South 42 degrees 49 minutes 59 seconds East a distance of 318.95 feet, along and with the South boundary of said Tract 14, being the North boundary of the herein described tract, to an iron rod set in the North right-of-way of a proposed County road (based on a total width of 50 feet), being the southeast corner of said Tract 14 and the northeast corner of the herein described tract; runs thence along and with the North right-of-way of said proposed County road, being the South boundary of the herein described tract as follows: South 44 degrees 25 minutes 15 seconds West a distance of 154.89 feet, South 50 degrees 18 minutes 15 seconds West a distance of 81.09 feet, South 56 degrees 27 minutes 21 seconds West a distance of 277.85 feet, South 75 degrees 41 minutes 16 seconds West a distance of 41.10 feet, North 88 degrees 06 minutes 12 seconds West a distance of 238.36 feet to a point in the intersection of the North right-of-way of said proposed County road and the East right-of-way of another proposed County road (based on a total width of 50 feet) and being the southwest corner of the herein described tract; runs thence along and with the East right-of-way of said proposed County road, being the West boundary of the herein described tract as follows: North 07 degrees 34 minutes 22 seconds East a distance of 82.14 feet, North 05 degrees 01 minutes 04 seconds West a distance of 211.93 feet, North 08 degrees 38 minutes 43 seconds West a distance of 20.95 feet to an iron rod set in the East right-of-way of said proposed County road, being the southwest corner of a recently surveyed 3.792 acre tract (Tract 11) which is a part of the tract of which the herein described tract is a part and the northwest corner of the herein described tract; runs thence North 49 degrees 53 minutes 47 seconds East a distance of 397.24 feet, along and with the centerline of a 25 foot wide utility easement, being the South boundary of said Tract 11 and the herein described tract is a part and the northwest corner of the herein described tract; runs thence North 49 degrees 53 minutes 47 seconds East a distance of 397.24 feet, along and with the centerline of a 25 foot wide utility easement, being the South boundary of said Tract 11 and the North boundary of the herein described tract to an iron rod set in the South boundary of the aforementioned Packaging Corporation of America Tract, being an exterior corner of said Tract 11 and an exterior corner of the herein described tract; runs thence South 84 degrees 18 minutes 16 seconds East a distance of 171.47 feet, along and with the South boundary of said Packaging Corporation of America tract, being the North boundary of the herein described tract to the point of beginning, containing 6.038 acres of land, more or less, and is subject to ½ of the aforementioned 25 foot wide utility easement. (Description according to survey of William Ashe, Tennessee Registered Land Surveyor No. 937, dated August, 2004)

Record Book 834 page 2997

Street Address: The street address of the property is believed to be 115 Estate Circle, Counce, TN 38326, 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: 156-096.10

Current owner(s) of Record: Crystal Cherie Hobbs and Jacob Perry Hobbs

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.

Title to the manufactured home may be transferred by Bill of Sale or Certificate of Title, as the case may require.

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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