

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 26, 2026, at or about 11:00 AM, local time, in the auction.com Room in the DoubleTree by Hilton Murfreesboro, 1850 Old Fort Parkway, Murfreesboro, TN 37129, at the east door of the Rutherford County Courthouse, 16 N Public Square, Murfreesboro, TN 37130, pursuant to the Deed of Trust executed by WILLIAM L JENNINGS, SR AND MELBA JENNINGS, HUSBAND AND WIFE, to LAWYERS TITLE INSURANCE CORPORATION, as Trustee for JL MORTGAGE COMPANY dated May 12, 1999, and recorded on June 9, 1999, in Book B508, Page 199, in the Register's Office for Rutherford County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Rutherford 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

Other interested parties: UNIFUND CCR ASSIGNEE OF PROVIDIAN; MICROF; THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE UNITED STATES; WILLIAMSON COUNTY HOSPITAL DISTRICT DBA WILLIAMSON MEDICAL CENTER c/o STELTEMIEER AND WESTBROOK, PLLC; HARPETH FINANCIAL SERVICES, LLC D/B/A ADVANCE FINANCIAL; Estate/Unknown Heirs of Melba Jennings; Estate/Unknown Heirs of William Jennings, Sr.

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

Legal Description: LAND in Rutherford County, Tennessee, being Lot 37 on the Plan of Ravenwood, Section 2, as shown on plat of record in Plat Book 9, page 108, in the Register's Office for Rutherford County, Tennessee, to which plat reference is hereby made for a more particular description.

BEING the same property conveyed to William L. Jennings, Sr. (incompetent) and wife, Melba J. Jennings by Deed of Record in Book 415, page 693, Register's Office for Rutherford County, Tennessee.

Street Address: The street address of the property is believed to be 2118 Ravenwood Drive, Murfreesboro, TN 37129, 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: 080C-C-037.00-000

Current owner(s) of Record: Melba Jennings; William Jennings; Jazmine Bianca Jennings

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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