

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 21, 2026, at or about 2:00 PM, local time, at the front entrance of the Houston County Courthouse, 4725 East Main Street, Erin, TN 37061, pursuant to the Deed of Trust executed by JOHN MICHAEL KEENEY, A SINGLE MAN, to J. Phillip Jones, as Trustee for U.S. BANK NATIONAL ASSOCIATION dated August 16, 2022, and recorded in Book 131, Page 662, Instrument No. 30952, in the Register's Office for Houston County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Houston 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: THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

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

Legal Description: Lying and being in the Seventh Civil District of Houston County, State of Tennessee, and being more particularly described as follows:

BEGINNING on a point in the North right of way of the Norris Hollow Road, this point being the Southwest corner of the Patterson Cemetery and the Southeast corner of the Dickie R. Hall and Harry H. Hall property; thence with road South 85 1/2 degrees West 214 feet to an iron post; thence North 3 1/2 degrees West 206 1/4 feet to an iron post; thence North 85 1/2 degrees East 214 feet to an iron post; thence South 3 1/2 degrees East 206 1/4 feet to the beginning, containing one (1) acre +/-.

Being the same property conveyed to JOHN MICHAEL KEENEY, a single man, by deed from JENNIFER GONZALEZ, unmarried, dated August 16, 2022, and of record in Volume RB131, Page 659, in the Register's Office of Houston County, Tennessee.

This conveyance in trust is made subject to the following:

1. Subject to the right-of-way of Norris Hollow Road.
- 2 May be subject to the rights of others in and to a cemetery located on adjacent property.

Street Address: The street address of the property is believed to be 781 Norris Hollow Road, Vanleer, TN 37181, 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: 044 011.01

Current owner(s) of Record: JOHN MICHAEL KEENEY

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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