

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 2, 2025, at or about 11:00 AM, local time, at the Haywood County Courthouse, 1 North Washington Brownsville, TN 38012, pursuant to the Deed of Trust executed by Patricia Parham and Kenneth Parham, married to each other, to Law Office of Joshua B Shearon, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for CrossCountry Mortgage, LLC dated April 23, 2020, and recorded on April 23, 2020, in Book 184, Page 804, Instrument No. 49014, in the Register's Office for Haywood County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Haywood 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: CrossCountry Mortgage, LLC

Other interested parties: Midland Credit Management, Inc.; Kenneth Parham

The hereinafter described real property located in Haywood 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 7th Civil District of Haywood County, Tennessee and being more particularly described as follows, to-wit:

Beginning at a 3/8 inch iron pin found, with t-post in the north margin of Highway 54 (62.5 feet from center) said pin being the southeast corner of Genell Goodnough as described in Deed Book 179 Page 299; runs thence with the east line of said Goodnough, north 05 degrees 25 minutes 17 seconds east 311.43 feet to a square pipe found, said pipe being the southeast corner of Jerry E. Alexander as described in Record Book 143 Page 886; runs thence with the east line of Alexander, north 05 degrees 50 minutes 39 seconds west 79.74 feet to an iron pipe found in the south line of Jerry E. Alexander as described in Record Book 81 Page 95; runs thence with said south line, north 76 degrees 32 minutes 35 seconds east 190.68 feet to a 1/2 inch iron pin found in the west line of Stephen May and Susie May as described in Record Book 24 Page 898; runs thence with the west line of May, south 04 degrees 48 minutes 47 seconds east 250.05 feet to a cross tie corner post; thence south 03 degrees 48 minutes 28 seconds east 199.43 feet to an iron pin set (all pins set are 1/2" by 18" with identification cap stamped EVANS-RLS 2524) in the north margin on Highway 54; runs thence with said margin, north 86 degrees 34 minutes 33 seconds west 241.38 feet to the point of beginning containing within these calls 87387.53 square feet or 2.01 acres of land as surveyed on April 4, 2020 by Evans & Associates Land Surveying, 320 South Washington, Brownsville, Tennessee. (731-432-1381) Said acreage being subject to all right of ways and easements, if any exist. There is an ingress/egress easement along the west line of the herein described tract as referenced in Record Book 110 Page 734.

Being the same real property conveyed unto Patricia Parham by deed as recorded in Record Book 184, Page 802 in the Register's Office of Haywood County, Tennessee.

Shown on Tax Map 75A, Group C, being Parcel 19.00 in the Assessor's Office of Haywood County, Tennessee.

This property is commonly known as 1337 West Main St., Brownsville, TN

Street Address: The street address of the property is believed to be 1377 West Main Street, Brownsville, TN 38012, 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: 075A-C-019.00

Current owner(s) of Record: Patricia Parham

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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