

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on January 29, 2026, at or about 11:00 AM, local time, at the north entrance to the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by Larry J. Pruitt and wife, Carol Pruitt, as Tenants by the Entirety, to Mark A. Rosser, Esq., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Ditech Financial LLC dated September 13, 2017, and recorded on September 22, 2017, in Book T2055, Page 1330, Instrument No. 17011015, in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: None

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

Legal Description: The following described property:

Situated in the Sixth Civil District of Madison County, Tennessee and being more particularly bounded and described as follows:

Beginning at an iron pin in the center of Morisch Road, such pin being 477 feet along Morisch Road north of a large drainage ditch culvert running under Morisch Road, and such culvert also being approximately 1,000 feet along Morisch Road northwest of Christmasville Road; thence south 73 degrees 35 minutes East 328 feet to a point; thence North 26 degrees 02 minutes West 43.6 feet to a point; thence North 13 degrees East 110 feet to a point; thence North 73 degrees 35 minutes West 292 feet to an iron point in the center of Morisch Road; thence southwesterly along the center of such road 142 feet to the point of beginning. Containing 1 acre, as surveyed by James M. Akin, TLN 1144.

Being the same parcel conveyed to Larry J. Pruitt and Carol Pruitt from Bobby Neal Smith and Deborah Carol Smith, by virtue of a Deed dated 5/12/1995, recorded 5/16/1995, in Deed Book 552, Page 76, County of Madison, State of Tennessee.

Street Address: The street address of the property is believed to be 66 Morisch Road, Oakfield, TN 38362, 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: 025-047.05

Current owner(s) of Record: Larry J. Pruitt and Carol Pruitt

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](http://CapitalCityPostings.com).**

Padgett Law Group, Substitute Trustee  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
[attorney@padgettlawgroup.com](mailto:attorney@padgettlawgroup.com)