

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 2, 2026, at or about 11:00 AM, local time, at the front door of the Marion County Courthouse, 1 Courthouse Square, Jasper, TN 37347, pursuant to the Deed of Trust executed by Bradley Raines and Emily Raines, husband and wife, to Scott Tansil, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for FirstBank dated September 3, 2024, and recorded on September 6, 2024, in Book 595, Page 1445, Instrument No. 24019789, in the Register's Office for Marion County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Marion 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: All that tract or parcel of land lying and being in the Third Civil District of Marion County, Tennessee, and more particularly described to-wit:

BEGINNING at an iron pipe found on North Walnut Street, thence North 26 degrees 38 minutes 39 seconds East 148.64 feet to an iron pin set; thence South 74 degrees 09 minutes 30 seconds East 100.24 feet to an iron pin set; thence South 27 degrees 05 minutes 30 second West 158.74 feet to an iron pin set; thence South 27 degrees 05 minutes 30 seconds West 3.19 feet to a metal post; thence North 66 degrees 35 minutes 42 seconds West 97.35 feet back to the point of beginning. According to survey from Tennessee Valley Surveying, P.O. Box 460, Kimball, TN, 37347, drawing number 5562-00, dated May 5, 2000.

Grantors' source of interest is found in instrument of record in Book 595, Page 1442 in the Register of Deeds for Marion County, State of Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Any and all matters, including but not limited to Conditions, Restrictions, Reservations, Limitations, Easements, Stipulations, Notes, etc., as set out on the survey from Tennessee Valley Surveying, P.O. Box 460, Kimball, TN, 37347, drawing number 5562-00, dated May 5, 2000.

Any governmental zoning or subdivision ordinance in effect thereon.

Street Address: The street address of the property is believed to be 746 South Walnut Street, Whitwell, TN 37397, 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: 050B C 026.01

Current owner(s) of Record: Bradley Raines and Emily Raines

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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