

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 19, 2025, at or about 2:00 PM, local time, at the east door of the Lewis County Courthouse, 110 North Park Street, Hohenwald, TN 38462, pursuant to the Deed of Trust executed by Joshua Rickard, single man, to Megan K. Trott, as Trustee for Mortgage Electronic Registrations Systems, Inc., solely as nominee for First Community Mortgage, Inc. dated June 14, 2022, and recorded on June 17, 2022, in Book 248, Page 671, Instrument No. 60021, and as corrected by Attorney Affidavit recorded September 10, 2025, in Book 292, Page 616, in the Register's Office for Lewis County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Lewis 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 Lewis County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: The Land referred to herein below is situated in the County of LEWIS, State of TENNESSEE, and is described as follows:

A certain tract or parcel of land in the Third (3rd) Civil District of Lewis County, State of Tennessee, described as follows:

Being Lot No. 23 on the plat of Pioneer Estates Subdivision, Phase I, of record in Plat Cabinet A, Slide 129, Register's Office for Lewis County, Tennessee.

There is also conveyed herewith a 2002 Fleetwood manufactured home, bearing VIN #TNFL227AB27050MB12 and HUD Label Nos. TEN585880 and TEN585881, which is permanently affixed to the soil.

Being the same property conveyed to Donald Riley and wife Sandra Riley by Warranty Deed from Thomas Rippeto and wife Glenda Rippeto dated February 3, 2017 and filed on February 22, 2017 of record in Record Book 180, Page 551, Register's Office for Lewis County, Tennessee.

Being the same property conveyed to Jimmy A. Smith, a single man, by Warranty Deed from Donald Riley and Sandra Riley by deed dated February 8, 2022 and filed on February 10, 2022 of record in Record Book 242 Page 747, Register's Office for Lewis County, Tennessee.

Being the same property conveyed to Grantor(s) by deed of record in Record Book or Instrument # 248, Page 668, Register's Office, LEWIS, State of TENNESSEE

Street Address: The street address of the property is believed to be 111 Jana Lane, Hohenwald, TN 38462, 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: 041-041.25

Current owner(s) of Record: Joshua Rickard

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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