

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 13, 2026, at or about 10:00 AM, local time, at the east door of the Lawrence County Courthouse, 240 West Gains Street, Lawrenceburg, TN 38464, pursuant to the Deed of Trust executed by David Paul Ruddle and Valerie Michele Ruddle husband and wife, to White & Betz, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Renasant Bank dated September 5, 2019, and recorded on September 12, 2019, in Book 572, Page 202, Instrument No. 19004704, in the Register's Office for Lawrence County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Lawrence 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: Renasant Bank

Other interested parties: David Paul Ruddle

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

Legal Description: A certain real property in Lawrence County, Tennessee, described as follows, to-wit:

Land in Lawrence County, Tennessee, being Lot No. 15 as shown on the Final Plat of Richard Campbell, Phase II of record in Plat Cabinet C, Slide 9, as amended in Final Plat of Whispering Pines, Phase II of record in Plat Cabinet C, Slide 12 as amended in Plat Cabinet C, Slide 20 and Plat Cabinet C, Slide 23 and Plat Cabinet C, Slide 38, Register's Office of Lawrence County, Tennessee, to which plan references is hereby made for a more complete description.

This conveyance is subject to any Declaration of Covenants, Condition and Restrictions and to any and all easements and other matters of record, including any and all items set out on any applicable plat of record as well as any matters shown on record in Record Book 154, Page 97 and Record Book 227, Page 426 and amended in Record Book 241, Page 492 and Record Book 243, Page 444, Register's Office of Lawrence County, Tennessee.

This being the same property conveyed to David Paul Ruddle and wife, Valerie Michele Ruddle from Robert G. Martin and wife, Deborah B. Martin by deed dated July 21, 2012 of record in Record Book 389, Page 995, Register's Office of Lawrence County, Tennessee.

Street Address: The street address of the property is believed to be 74 Pine Lake Road, Summertown, TN 38483, 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: 008-005.12

Current owner(s) of Record: Valerie Michele Ruddle

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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