

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 20, 2026, at or about 12:00 PM, local time, at the front entrance of the Washington County Courthouse, 100 East Main Street, Jonesborough, TN 37659, pursuant to the Deed of Trust executed by Barbara D. Smith and husband, Floyd S. Smith, to General American Corporation, as Trustee for Centex Home Equity Company, LLC dated April 27, 2005, and recorded on May 5, 2005, in Roll 442, Image 520, in the Register's Office for Washington County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Washington 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: The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JP Morgan Chase Bank, N.A., as Trustee for Centex Home Equity Loan Trust 2005-D

Other interested parties: Discover Bank

The hereinafter described real property located in Washington 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, situate lying and being in the 7th Civil District of Washington County, Tennessee, as follows:

Beginning at a stake, Pierce's Corner, on the East side of Main Street in Fall Branch; thence running South 46 East, 3-7/25 poles to an iron stob, Morelock's Corner; thence North 53 East, 8-17/25 poles to a pear tree; thence North 43 West, 3-23/25 poles to a Hackberry in Pierce's Line; thence with his line South 44 West, 8-4/5 poles to the beginning, containing 1/4 acres, more or less.

Being the same property conveyed from Clifford Walker and Chloe Walker to Carl S. Middleton and Ruth M. Middleton, dated 7-2-84 and recorded 7-10-84 in Deed Book Volume 601, Page 69.

This is improved property known as: 101 Barnes Street, Fall Branch, TN 37656.

Being the same property conveyed to Floyd Smith and wife Barbara Smith by deed from Carl S. Middleton and wife Ruth M. Middleton recorded 09/17/2003 in Deed Book 355 Page 897, in the Register's Office of Washington County, Tennessee.

Deed Note: Pursuant to contract for Deed in Book and Page 687-432 filed 4-4-90.

Said property is conveyed subject to such limitations, restrictions, and encumbrances as may affect the property.

Tax ID# 8L-8-6

Street Address: The street address of the property is believed to be 101 Barnes Street, Fall Branch, TN 37656, 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: 008L-B-006.00

Current owner(s) of Record: Floyd S. Smith and Barbara D. Smith

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.

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