

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

Sale at public auction will be on February 26, 2026, at or about 11:00 AM, local time, in the Auction.com Room at the DoubleTree by Hilton Murfreesboro, 1850 Old Fort Parkway, Murfreesboro, TN 37129, pursuant to the Deed of Trust executed by Charles R Speed and Emily P Scruggs, husband and wife, to Megan K. Trott, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for First Community Mortgage, Inc. dated July 15, 2022, and recorded on July 27, 2022, in Book 2266, Page 3426, Instrument No. 2454984, in the Register's Office for Rutherford County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Rutherford 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: Mankin Pointe Homeowners' Association, Inc.; Emily P Scruggs aka Emily Patrice Speed

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

Legal Description: Being all of Lot 92, on the plan of Final Plat, Section Two, Phase Two, Mankin Pointe Subdivision, according to plat and survey appearing of record, Plat 47, page 160, of the Registers Office of Rutherford County, Tennessee, to which plat reference is hereby made for more complete details of location ad description of said lot.

Being the same property conveyed to Charles R. Speed and Emily P. Scruggs, Husband and Wife, by deed from, Ole South Properties Inc, a Tennessee Corporation, dated July 15, 2022, appearing of record in Record Book 2266, page 3422, of the Register's Office for Rutherford County, Tennessee.

This conveyance is made subject to Declaration of Protective Covenants, and Restrictions of Mankin Points of record in Record Book 1677, page 1364, as Amended and/or Supplemented in Record Book 1980, page 2041, Record Book 1999, page 3497, and Supplemental Declaration of Protective Covenants, Conditions and Restrictions for Mankin Pointe, Section two, Phase Two in Record Book 2194, page 1520; Easement to Consolidated Utility District of Rutherford County in Record Book 1538 page 2668 and in Record Book 1538, page 2672; Easement to Middle Tennessee Electric Membership Corporation in Record Book 1660, page 2607; Subdivision Easement and Street Grant in Record Book 2185, page 2030; Surveyors Certificate of Correction in Record Book 2196, page 2689 (Lots 82-92); Right-Of-Way Easement for Ingress/Egress in Deed Book 258, page 469; Application for Greenbelt Assessment in Record Book 50, page 2227; Release and Covenant Not to Sue the City, its Servants, Agents, or Employees, and its Water Resources Department, Binding on Owner and All Future Owners of Individual Lots as more fully described of record in Record Book 1674, page 1087; inspection and Maintenance Agreement for Private Stormwater Management Facilities of Record in Record Book 1837, page 2327; Charter of Mankin Pointe Homeowners/Association, Inc, of Record in Record Book 1677, page 1357; By-Laws of Mankin Points Homeowner's Association, Inc, of record, in Record Book 1677, page 1364, at page 1388, and to any and all matters show on said Plat and Survey record, in Plat Book 47, page 160; all of said Register's Office.

Street Address: The street address of the property is believed to be 3526 Plum Leaf Place, Murfreesboro, TN 37127, 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: 126F-C-002.00

Current owner(s) of Record: Charles R. Speed

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)