

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 21, 2025, at or about 2:00 PM, local time, at the front door of the Warren County Courthouse, 111 South Court Square, McMinnville, TN 37110, pursuant to the Deed of Trust executed by Brandon D Stembridge and Melissa S Stembridge, husband and wife, to 1810 Title & Escrow, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Citizen Tri-County Bank dated July 14, 2023, and recorded on July 17, 2023, in Book 616, Page 51, Instrument No. 205855, in the Register's Office for Warren County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Warren 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: None

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

Legal Description: All that certain tract or parcel of land lying and being located in the County of Warren, State of Tennessee being more particularly described as follows:

Located in the First (1st) Civil District of Warren County, Tennessee, to wit:

Beginning on a stake in the Northeast edge of the McMinnville to Short Mountain Road, said stake being the Southwest corner of Lot No. 4, running thence North 39 ¼ degrees East 209 feet to a stake, the Northwest corner of Lot No. 4, thence running North 50 ¼ degrees West 94 feet to a stake, the Northeast corner of Lot No. 6, thence running South 41 ¼ degrees West 204 feet to a stake in the Northeast edge of the before mentioned road, thence running North 47 ¾ degrees East 101 feet with the margin of the McMinnville to Short Mountain Road to a stake at the point of beginning; being Lot No. 5 of Hickory Grove Subdivision a Plat of which is of record in Plat Book 8 at Page 12 in the Office of the Register of Deeds for Warren County, Tennessee.

Being the same property conveyed to Heathwood-Creekwood Rentals, LLC by Special Warranty Deed filed for record September 25, 2014, in Book 349, Page 618 in the Register's Office of Warren County, Tennessee.

Being the same property conveyed to Brandon D. Stembridge and Melissa S. Stembridge, husband and wife, by Warranty Deed dated July 14, 2023, from Heathwood-Creekwood Rentals, LLC, recorded in Book 616, Page 47, in the Official Records of Warren County, Tennessee.

Street Address: The street address of the property is believed to be 1064 Short Mountain Road, McMinnville, TN 37110, 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: 042-014.05

Current owner(s) of Record: Brandon D. Stembridge and Melissa S. Stembridge

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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