

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 18, 2025, at or about 10:00 AM, local time, at the front entrance of the Chester County Courthouse, 133 East Main Street, Henderson, TN 38340, pursuant to the Deed of Trust executed by Todd D Thorpe, single man, to Johnson Law Firm, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Bank of England dated August 3, 2018, and recorded on August 6, 2018, in Book 436, Page 265, Instrument No. 59539, in the Register's Office for Chester County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Chester 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: Bank of England

Other interested parties: None

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

Legal Description: BEGINNING at a stake at the northwest corner of the College property, and in the margin of the Third Street; runs thence west with the south margin of Third Street 135 feet to a stake; thence south 260 feet to a stake on McCallum line; thence east 135 feet to a stake at the southwest corner of the College property; thence north 260 feet to the place of beginning. Said legal description is the same description as contained in the previous deed of record.

This is the identical real estate conveyed to Todd Thorpe from Joshua Turner and Stephanie Tutor by Warranty Deed dated Aug. 3, 2018, of record in the Register's Office of Chester County, Tennessee in Record Book 436, page 263.

Subject to a Joint Driveway Agreement as shown of record in the Register's Office of Chester County, Tennessee in Record Book 381, page 207.

Street Address: The street address of the property is believed to be 167 West Third Street, Henderson, TN 38340, 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: 033M-A-024.00

Current owner(s) of Record: Todd Thorpe

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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