## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 26, 2025, at or about 11:00 AM, local time, the south side of the Maury County Courthouse, 41 Public Square, Columbia, TN 38401, pursuant to the Deed of Trust executed by Yulissa Aguirre Vargas, a single woman, to Scott Brown, a Tennessee Trust, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for SWBC Mortgage Corp. dated April 23, 2021, and recorded on April 27, 2021, in Book R2729, Page 861, Instrument No. 21009157, in the Register's Office for Maury County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Maury 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: SWBC Mortgage Corporation

Other interested parties: None

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

Legal Description: Land located in the Ninth (9th) Civil District of Maury County, Tennessee, and being more particularly described as follows:

Being a house and lot at 109 West 17th Street, Columbia, Tennessee, and being bounded on the North by West 17th Street; East by Thomas W. Wiley; South by Murphy lot; and West by alley.

Beginning at a pin on the north side of the concrete pavement, F. M. Murphy's northwest corner, thence with pavement North 86 ½ degrees West 69 feet to a pin; thence South 5 degrees West 150 feet to an iron pin; thence South 86 ½ degrees East 69 feet to an iron pin; thence North 5 degrees East 150 feet to the beginning containing by survey 10350 square feet, more or less.

Being the same property conveyed to Kelsey Brooke Fletcher, a single woman by Warranty Deed from Joseph J. Krueger, an unmarried man of record in Book R2506, Page 432, Register's Office for Maury County, Tennessee, dated July 13, 2018 and recorded on July 16, 2018.

Being the same property conveyed to Grantor(s) by Deed recorded simultaneously herewith in Book R2729, Page 859, or instrument no. 21009156, Register's Office for said County.

Street Address: The street address of the property is believed to be 109 West 17th Street, Columbia, TN 38401, 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: 100M-C-002.00

Current owner(s) of Record: Yulissa Aguirre Vargas

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 Capital City Postings.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

## AUDIT TRAIL COVERSHEET