

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 25, 2025, at or about 2:00 PM, local time, at the front entrance of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, pursuant to the Deed of Trust executed by William Michael Wayne, and Pamela Jo Wayne, wife and husband, to Cornerstone Title and Settlement Company, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for CMG Mortgage, Inc. dba CMG Home Loans dated October 17, 2022, and recorded on October 17, 2022, in Book 1297, Page 409, Instrument No. 241001, in the Register's Office for McMinn County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McMinn 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: CMG Mortgage, Inc

Other interested parties: Estate/Unknown Heirs of William Michael

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

Legal Description: Situated, lying and being in the Fourth Civil District of McMinn County, Tennessee, and with the corporate limits of the Town of Etowah, Tennessee, the same being Lot Nos. One (1), Two (2) and Three (3) in Block P on the Plan of Todds Park, according to the map of plat of record in Deed Book 3-G, Page 243, in the Register's of Deeds Office of McMinn County, Tennessee, and being more particularly described as follows, to-wit:

Beginning at an iron pin at the southwest corner of the intersection of Washington Avenue and Fifteenth Street; from said point of beginning, being also the East corner of Lot No. 1, South 24 degrees 00 minutes West, 150.0 feet along Washington Avenue to an iron pin; thence North 66 degrees 00 minutes West, 150.0 feet to the East line of a 15 foot alley; thence North 24 degrees 00 minutes East, 150.0 feet along the East line of said 15 feet alley to an iron pin at the intersection of the East line of said 15 foot alley with the South line of Fifteen Street; thence South 66 degrees 00 minutes East 150.0 feet along the South line of Fifteenth Street to the iron pin at the point of beginning, according to the survey of Morgan Walkins Engineering Company, Inc., Troy R. Slack, Surveyor, bearing date of May 14, 1975.

Being the same property conveyed to Pamela Jo Wayne and William M. Wayne, wife and husband, by Deed dated October 17 2022 and recorded in Book 23J, Page 148, in the Register's Office for McMinn County, Tennessee.

Subject to the following:

Subject to all matters shown on the Plan of record in Deed Book 3-G, Page 243, Register's Office for McMinn County, Tennessee.

Acreage content of the subject property is not hereby insured. Reference to acreage is left in the description merely for convenience in identifying the tract.

Street Address: The street address of the property is believed to be 1500 Washington Avenue, Etowah, TN 37331, 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: 118J-A-014.00 & 118J-A-013.00

Current owner(s) of Record: Estate/Unknown Heirs of William Michael Wayne

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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