

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 8, 2025, at or about 11:00 AM, local time, at the front door of the Lauderdale County Courthouse, 100 Court Square, Ripley, TN 38063, pursuant to the Deed of Trust executed by Coty L. James, to Susan Voss, as Trustee for Regions bank DBA Regions Mortgage dated December 10, 2019, and recorded in Book 734, Page 141, in the Register's Office for Lauderdale County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Lauderdale 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: REGIONS

Other interested parties:

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

Legal Description: Lying, situated and being in the Eighth (8th) Civil District of Lauderdale County, Tennessee, and more particularly described as follows, to-wit:

BEGINNING at a stake in the southeast boundary line of original tract and the center of Cherokee blacktop road; thence West with the center of blacktop road, 206 feet to the POINT OF BEGINNING; thence West with the center of blacktop road, 127 feet to a stake in the center of blacktop road; thence North 05 degrees 15 minutes, 343 feet to a stake; thence South 86 degrees 30 minutes East, 127 feet to a stake, thence South 05 degrees 15 minutes West, 343 feet to the POINT OF BEGINNING.

Being further identified as tax Map 3, Control Map 3, Parcel 1.04 in the records of the Tax assessor's Office for Lauderdale County, Tennessee.

This being the same property conveyed unto Coty L. James, by Warranty Deed recorded in Record Book 734, Page 139, in the Register's Office for Lauderdale County, Tennessee.

Street Address: The street address of the property is believed to be 990 Cherokee Road, Halls, TN 38040, 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: 003 001.08

Current owner(s) of Record: Coty L. James

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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