

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 25, 2025, at or about 11:00 AM, local time, at the Hickman County Courthouse, 104 College Street, Centerville, TN 37033, pursuant to the Deed of Trust executed by Andrionna Cherry and Billy Pedigo, wife and husband, to Wilburn J. Evans, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for FirstBank dated July 9, 2021, and recorded in Book 44, Page 8314, in the Register's Office for Hickman County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hickman 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: FirstBank

Other interested parties:

The hereinafter described real property located in Hickman 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 in Hickman County, State of Tennessee, described as follows: to-wit:

Situated in the 5th Civil District of Hickman County, State of Tennessee, and being Lot 9 of Rosewood Subdivision, as shown by plat of record in Cabinet A, Slides 31, 31A and 32, in the Register's Office of Hickman County, Tennessee, to which reference is hereby made, and being more particularly described as follows:

Beginning at a point in the East right of way margin of Challenge Drive, the Northwest corner of Lot 7, said point being approximately 895 feet from the intersection of Challenge Drive and Bon Aqua Road; runs thence with said right of way margin, North 1 degree 30 minutes East 153 feet to a point; thence on a curve with a 40 foot radius, a distance of 73 feet to a point; thence leaving said right of way margin North 1 degree 30 minutes East 7 feet to a point; thence South 89 degrees 12 minutes 33 seconds East 179.58 feet to a point; thence South 3 degrees West 226 feet to a point, the Northeast corner of Lot 7; thence with the North boundary of Lot 7, North 89 degrees 12 minutes 33 seconds West 173 feet to the point of beginning, by Mortgage Loan Inspections of J. S. Brenner, dated May 23, 1992.

The improvements thereon being known as 11170 Challenge Drive, Bon Aqua, Tennessee - 37025.

Street Address: The street address of the property is believed to be 11170 Challenge Drive, Bon Aqua, TN 37025, 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: 016 03619 00005016

Current owner(s) of Record: Andrionna Cherry and Billy Pedigo, wife and husband

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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