

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 5, 2026, at or about 2:00 PM, local time, at the east door of the Obion County Courthouse, Bill Burnett Circle, Union City, TN 38261, pursuant to the Deed of Trust executed by David Moore and Ivy Moore, husband and wife, to Donald D. Glenn, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Leaders Credit Union dated March 24, 2022, and recorded in Book 317, Page 404, in the Register's Office for Obion County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Obion 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Republic Finance, LLC

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

Legal Description: Tract 1 of 2:

Beginning at a point, the Northeast corner of the tract herein conveyed, same being Gray's original Northeast corner, thence South with Dickerson's West line 1° 22' East 491.91 feet to a point; thence North 87° 55' West 324.32 feet to a point; thence North 1° 30' West 477.32 feet to a point; thence North 89° 31' East 169.31 feet to a point; thence North 89° 29' East 155.58 feet to the point of beginning, containing 3.6 acres, according to a survey of Paul E. Buckner, dated May 14, 1974.

Property Address: 3767 Pete Gray Rd., Union City, TN 38261

Being Map 37, Parcel 58.01

Tract 2 of 2:

Beginning at a point in Dickerson's South line at Lewis' Northeast corner; thence South 83° 50' East with Dickerson's South line for a distance of 310.37 feet to a point at Moore's Northwest corner; thence South 1° 30' East with Moore's West line for a distance of 477.32 feet to a point; thence North 87° 55' West making a new line through Gray for a distance of 325.64 feet to a point in Lewis' East line; thence North 0° 30' East with Lewis' East line for a distance of 498.67 feet to the point of beginning, and containing 3.54 acres, more or less, according to a survey of Paul E. Buckner dated January 14, 1976.

Being Map 37, Parcel 58.15

Deed Reference: Being the same property acquired by David Moore and wife, Ivy Moore, by deed dated March 24, 2022, recorded March 25, 2022 at 2:53 p.m. of record in Record Book 317, page 402, in the Register's Office of Obion County, Tennessee.

Street Address: The street address of the property is believed to be 3767 Pete Gray Road, Union City, TN 38261, 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: 037-058.01-000 and 037-058.15-000

Current owner(s) of Record: David Moore and Ivy Moore

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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