

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 18, 2026, at or about 11:00 AM, local time, outside the East door of the Montgomery County Courthouse, 1 Millennium Plaza, Clarksville, TN 37040, pursuant to the Deed of Trust executed by Elizabeth E. Trotter and husband, Martin L. Trotter, to Lenders Express, as Trustee for First Franklin Financial Corporation dated September 9, 2002, and recorded in Volume 854, Page 2392, in the Register's Office for Montgomery County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Montgomery 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: Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust 2019-6

Other interested parties: 1st Franklin Financial Corp.; Mark Sharber; LVNV Funding LLC

The hereinafter described real property located in Montgomery 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 lot or parcel of land lying and being in the 6th Civil District of Montgomery County, Tennessee, being more particularly described as follows:

Being Lot Number 18, on the Plan of Bellamy Court Subdivision, Section 2, as shown by plat of record in Plat Book 12. Page 147, Plat 147, Register's Office for Montgomery County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Lennie Street and Elizabeth E. Trotter by Assumption Deed from John R. Vaughn and wife, Denise Vaughn, dated 03/28/91, recorded 04/03/91, in Volume 455, Page 1049. of the Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Elizabeth E. Trotter and Martin L. Trotter. by Quitclaim Deed from Lennie Street and Elizabeth E. Trotter, dated 08/05/94, recorded 08/05/94, in Volume 542, Page 1036, of the Register's Office for Montgomery County, Tennessee.

Street Address: The street address of the property is believed to be 310 Carla Court, Clarksville, TN 37043, 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: 040H A 00800

Current owner(s) of Record: Elizabeth E. Trotter and Martin L. Trotter

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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