

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 front door of the Greene County Courthouse, 101 South Main Street, Greeneville, TN 37743, pursuant to the Deed of Trust executed by SHEILA J. CARTER AND ROBERT S. CARTER, WIFE AND HUSBAND, to GREEN COUNTY TITLE COMPANY, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR POPULAR FINANCIAL SERVICES, LLC dated September 3, 2003, and recorded in Book 346A, Page 1284, and modified in Book 684A, Page 1337, Instrument No. 22005469, in the Register's Office for Greene County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Greene 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: MTGLQ Investors, L.P.

Other interested parties: Synchrony Bank; The Estate/Unknown Heirs of Robert Carter

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

Legal Description: SITUATE in the 8th Civil District of Greene County Tennessee, being Lot No. 10 of Section E, of Hartshaw Addition, additional Survey and Revisions by D. A. Bowman, surveyor, dated July 1960, a recorded plat of which is of record in Plat Book 7, Page 56, Register's Office for Greene County, Tennessee, and described as follows:

BEGINNING at an iron pin in the easterly edge of Hartshaw Drive, corner to Lot No. 11; thence in the line of Lot No. 11, South 88 deg. 08 min. East 149.9 feet to an iron pin; thence South 1 deg- 52 min. West 100.0 feet to an iron pin, corner to lot No. 9; thence in the line of Lot No. 9, North 88 deg. 08 min. West 149.9 feet to an iron pin; thence with Hartshaw Drive, North 1 deg. 52 min. East 100.0 feet to the point of BEGINNING, according to survey of D. C. Bowman, October 16, 1979.

SUBJECT to all telephone & utility easement.

BEING the same property conveyed to Robert S. Carter and wife, Sheila. J. Carter by deed of Thomas Robert Caldwell and wife, Sheila Faye Caldwell, dated February 12, 1986, of record in Deed Book 395, Page 404, in the Register's Office for Greene County, Tennessee.

Street Address: The street address of the property is believed to be 374 Hartshaw Drive, Greeneville, TN 37743, 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: 085G-A-010.01-000

Current owner(s) of Record: Robert S Carter and Shelia J Carter

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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