

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 3, 2026, at or about 2:00PM, local time, at the north door of the Hamblen County Courthouse, 511 West 2nd North Street, Morristown, TN 37814, pursuant to the Deed of Trust executed by Cecil M Garrett, a single man, to Heartland Title Services, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for CMG Mortgage, Inc., dba CMG Financial dated May 31, 2019, and recorded in Book 1798, Page 631, and Instrument Number 19013142 in the Register's Office for Hamblen County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamblen 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: Lakeview Loan Servicing, LLC

Other interested parties: Service Finance Company, LLC

The hereinafter described real property located in Hamblen 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 SECOND CIVIL DISTRICT OF HAMBLEN COUNTY, TENNESSEE AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEING LOT 36 AND LOT 37 OF MAPLE RIDGE, AS SHOWN BY PLAT OF RECORD IN PLAT CABINET G, SLIDE 374, IN THE REGISTER'S OFFICE FOR HAMBLEN COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HERE MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO CECIL M. GARRETT BY DEED OF CAMERON D. HORTIN OF RECORD IN BOOK 1798, PAGE 629 IN THE REGISTER'S OFFICE OF HAMBLEN COUNTY, TENNESSEE.

THIS CONVEYANCE IS MADE SUBJECT TO RESTRICTIVE COVENANTS OF RECORD IN RECORD BOOK 718, PAGE 408 AND RECORD BOOK 728, PAGE 320, IN SAID REGISTER'S OFFICE AND TO RESTRICTIONS, EASEMENTS AND SETBACK LINES SHOWN ON SAID RECORDED PLAT.

Street Address: The street address of the property is believed to be 3838 Shandee Lane, Morristown, TN 37814, 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: 031L A 037.00 000

Current owner(s) of Record: Cecil M. Garrett aka Cecil Monroe Garrett

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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