SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 28, 2025, at or about 2:00 PM, local time, at the east door of the Fentress County Courthouse, 101 Main Street, Jamestown, TN 38556, pursuant to the Deed of Trust executed by Matthew E. Tschopp and Jerrianne B. Tschopp, husband and wife, to William E. Wilson Jr., as Trustee for Mortgage Electronic Registration Systems, Inc. solely as nominee for Village Capital & Investment, LLC dated March 2, 2021, and recorded in Book 340, Page 242, in the Register's Office for Fentress County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Fentress 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: Planet Home Lending, LLC

Other interested parties: Republic Finance, LLC

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

Legal Description: TRACT 1:

Lying and being in the First Civil District of Fentress County, Tennessee, and about 2 and a half miles northeast of Jamestown, by way of U.S. Highway 127, the Pickett Park Road, and the Billy Ridge Road and beginning at an iron pin on the west side of Billy Ridge Road at the northeast corner of the Shelby Cooper tract described in Book 50, Page 415, and running thence with the north and west lines of the Cooper tract and with a fence the following bearings and distances: south 79 degrees 10 minutes west 92.16 feet, north 84 degrees 33 minutes west 218.30 feet, and south 02 degrees 59 minutes east 129.89 feet to a large oak; thence, leaving the Cooper tract and with the north line of the Willie Wright tract and a fence, south 87 degrees 39 minutes west 241.53 feet to an iron pin; thence, severing the property of the grantors herein, north 26 degrees 05 minutes west 185.95 feet and thence, with the west line of a tract previously deeded to the grantees herein by Delmar D. Hughes and wife, Edith Hughes, recorded in Book 167, Page 600, north 09 degrees 05 minutes west 166.52 feet; thence, leaving the west line of said tract and continuing, north 05 degrees 33 minutes east 139.34 feet to the south margin of a driveway; thence, with the south margin of the driveway, north 87 degrees 10 minutes east 88.21 feet, north 89 degrees 24 minutes east 95.20 feet, north 85 degrees 39 minutes east 43.37 feet, north 81 degrees 47 minutes east 27.46 feet, north 77 degrees 31 minutes east 16.94 feet, north 75 degrees 38 minutes east 119.18 feet, north 81 degrees 24 minutes east 17.17 feet, south 88 degrees 43 minutes east 11.19 feet, south 79 degrees 17 minutes east 14.77 feet, south 71 degrees 35 minutes east 16.41 feet, south 49 degrees 33 minutes east 14.79 feet, south 40 degrees 10 minutes east 14.73 feet, south 26 degrees 48 minutes east 33.15 feet, south 23 degrees 11 minutes east 33.46 feet, south 31 degrees 01 minute east 29.90 feet, south 79 degrees 19 minutes east 65.45 feet, and south 61 degrees 40 minutes east 13.40 feet to the west margin of the Billy Ridge Road; thence, with the west margin of the road and a fence, south 11 degrees 57 minutes east 254.34 feet to the beginning corner and containing 5.55 acres, more or

The bearings and distances are taken from a survey by Foy Survey Company, for Carlton F. Shell, Jr., Rodney W. Foy, TRLS #730, Drawing #5462, dated January 20, 2011.

Included in the above description but EXCLUDED from this conveyance is a tract of land of .92 acre, more or less, previously conveyed to Carlton F. Shell, Jr. and wife, Frances C. Shell, by deed from Delmar D. Hughes and wife, Edith Hughes, recorded in Book 167, Page 600, in the Register's Office of Fentress County, Tennessee. This parcel is shown presently on Tax Map 43 as Parcel 106.06.

After deduction of the previously conveyed parcel, the net acreage herein conveyed is 4.63 acres.

The coal, oil, and gas were reserved with the right to enter, mine, drill, take, and remove the same in the deed from Hugo and Arthur Gernt, Executors of the Estate of Bruno Gernt, deceased, and Hugo and Arthur Gernt, Individually, to W. H. Burtrum, recorded March 5, 1948, in Deed Book 0-3, Page 409, in the Register's Office of Fentress County, Tennessee.

Being a portion of the lands described in a deed from Don Junior Wright and wife, Joyce C. Wright to Donald Howard Brady and wife, Lois Jane Brady, dated October 1, 1982, and recorded in Deed Book Z-5, Page 313, recorded in the Register's Office of Fentress County, Tennessee.

Previous and last being the same property described in a General Warranty Deed from Donald Howard Brady and wife, Lois Jane Brady to Carlton F. Shell, Jr. and wife, Frances C. Shell recorded March 23, 2011, in Book 184, Page 599, of the Register's Office, Fentress County, Tennessee. Frances C. Shell passed away on February 11, 2013, leaving Carlton F. Shell, Jr. as surviving tenant by the entirety.

See also Deed of Correction recorded in Book 185, Page 325, on April 13, 2011, in the Register's Office for Fentress County, TN.

TRACT 2:

Lying and being in the First Civil District of Fentress County, Tennessee, about 2 1/2 miles northeast of Jamestown by way of U.S. Highway 127, the Pickett Park Road and the Billy Ridge Road and on the west side of Billy Ridge Road, and beginning if not adjacent thereto and BEGINNING on a new PVC post, said post being South 53° 53 minutes West 355.77 feet from the northeast corner of the parent tract owned by Donald Brady as described in the deed from Don Junior Wright and wife, Joyce C. Wright to Donald Howard Brady and wife, Lois Jane Brady, recorded in Deed Book Z-5, Page 312; thence running with the lands of Donald Brady South 04° 41 minutes West (63.00 feet to the north edge of a twenty (20) foot right-of-way to this tract) in all a distance of 193.53 feet to a new PVC Post; thence still with the lands of Brady North 78° 58 minutes West 154.34 feet to a steel post; thence South 72° 07 minutes West 69.12 feet to a new steel post; thence still with the lands of Brady North 09° 05 minutes West 166.81 feet to a new PVC post; thence still with the lands of Brady North 85° 37 minutes East 260.17 feet to the point of beginning, containing 0.92, more or less.

There is also conveyed a twenty-foot (20) right-of-way to the above described tract as follows:

Beginning at a point on the north side of said right-of-way, said point being South 04 degrees 41 minutes West 63.00 feet from the northeast corner of the tract herein conveyed; running thence with the north edge of said right-of-way North 66 degrees 46 minutes East 362.31 feet to a wood post on the west side of the Billy Ridge Road, said post being South 17 degrees 19 minutes East 135.71 feet from a wood post, the northeast corner of the parent tract.

Excepted from this conveyance are the coal, oil and gas in, on and under the above described lands which were reserved by prior owners with the right to enter, drill, mine, take and remove the same.

BEING the same property conveyed to Matthew E. Tschopp and wife, Jerrianne B. Tschopp by Deed from Carlton F. Shell, Jr., surviving tenant by the entirety with Frances C. Shell, deceased and wife, Donna Shell, dated 9/5/2019 and recorded 9/13/2019 in Book 305, Page 322, of the Register's Office, Fentress County, Tennessee.

Commonly Known As: 309 Billy Ridge Road, Jamestown, TN 38556

Parcel: 043 106.06 000

Street Address: The street address of the property is believed to be 309 Billy Ridge Road, Jamestown, TN 38556, 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: 043 106.06

Current owner(s) of Record: Matthew E. Tschopp and Jerrianne B. Tschopp

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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