

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 23, 2025, at or about 2:00 PM, local time, at the main door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, pursuant to the Deed of Trust executed by Mary Beth Evans, to Travis D. Henry, as Trustee for Southern Heritage Bank dated August 7, 2015, and recorded in Book 2319, Page 668, in the Register's Office for Bradley County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bradley 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: U.S. BANK NATIONAL ASSOCIATION

Other interested parties: Volunteer Energy Cooperative

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

Legal Description: A CERTAIN TRACT OR PARCEL OF REAL ESTATE, SITUATED IN THE THIRD CIVIL DISTRICT OF BRADLEY COUNTY, TENNESSEE, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Containing 6.5 acres, more or less, and further described as BEGINNING at a 6-inch dogwood, being the corner of property of Dan Bolen and Maynard McCleary in the Thompson East line, and running thence in a Southerly direction with the McCleary line, 289 feet to an iron pin or stake at a fence corner; near the turn in the lane to the McCleary house, the same being a corner of McCleary property; thence with the center line of the lane in a Northwesterly direction, 885 feet to an iron pin or stake in the center of the Chatata Valley Road; thence in a Northerly direction with the center of said road, 400 feet to an iron pin or stake in the center of said road, and thence in a Southeasterly direction approximately 1030 feet to the beginning, and bounded on the North by land of Gordon Bowker; South by land of Maynard McCleary; East by Dan Bolen lands, and on the West by Chatata Valley Road.

LESS AND EXCEPT that portion conveyed to Donald C. Howard and wife Deborah L. Howard by Warranty Deed dated 02/28/87 and recorded in Book 304 Page 341 in Register's Office Bradley County Tennessee.

Being part of same property conveyed to Virgil Lender Jr. and wife Mozelle Linder by Deed from Thomas Richard Melvin and wife, Marcella Ruby Melvin, dated 04/25/55 and recorded in Book 95, Page 456 in the Register's Office of Bradley County Tennessee.

Legal description taken from prior deed.

SUBJECT TO any covenants, conditions, restriction, reservations, or easements of record.

SUBJECT TO all matters shown on any unrecorded surveys.

Last deed of record is a Warranty Deed recorded 08/10/2015 in Book 2319, Page 665, in the Register of Deeds Office for Bradley County, TN.

Street Address: The street address of the property is believed to be 3782 Chatata Valley Road Northeast, Charleston, TN 37310, 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: 022 013.00

Current owner(s) of Record: Mary Beth Evans

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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