

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 14, 2025, at or about 11:00 AM, local time, at the front door of the Anderson County Courthouse, 100 North Main Street, Clinton, TN 37716 , pursuant to the Deed of Trust executed by ROBERT H. ELWOOD AND WIFE, RITA LYNN ELWOOD, to STEVEN R. SEIVERS, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR TNBANK dated October 21, 2005, and recorded in Book 1407, Page 1184, in the Register's Office for Anderson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Anderson 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: Select Portfolio Servicing, Inc.

Other interested parties: DEPARTMENT OF THE TREASURY - INTERNAL REVENUE SERVICE; MIDLAND CREDIT MANAGEMENT, INC; STATE OF TENNESSEE DEPARTMENT OF REVENUE; TNBank

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

Legal Description: SITUATED in the Second Civil District of Anderson County, Tennessee and within the City of Oak Ridge, and more particularly described as follows:

DESIGNATED as all of Lot Twenty-Five (25) containing 1.18 acres of Block 22 CG of the Emory Valley Subdivision Unit E-3 as shown by the plat prepared by Urban Engineering, dated August 5, 1988 and revised October 12, 1988 and February 6, 1989 entitled "Final Plat Unit E-3 Emory Valley" and recorded in Plat Cabinet 4, Envelope 44-C in the Register's Office for Anderson County, Tennessee.

THIS CONVEYANCE is subject to the Declaration of Restrictions-Emory Valley Unit E-1, recorded in Deed Book T-16, Page 848, in the Register's Office for Anderson County, Tennessee, and the Declaration of Restrictions-Emory Valley Unit E-3, recorded in Deed Book G-17, Page 836, in said Register's Office.

REFERENCE: See Deed Book 1373, Page 2009, Anderson County Register's Office.

Street Address: The street address of the property is believed to be 104 Dansworth Lane, Oak Ridge, TN 37830, 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: 100K A 016.00 000

Current owner(s) of Record: Robert H Elwood aka Robert Harold Elwood, Jr; and Rita Lynn Elwood

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.

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE UNITED STATES OF AMERICA, PURSUANT TO 26 U.S.C. 7425(d)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN INSTRUMENT NOS. 23007967; 23007968 and 23007969, OF THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE UNITED STATES OF AMERICA IN ACCORDANCE WITH 26 U.S.C. 7425(b).

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE STATE OF TENNESSEE, PURSUANT TO T.C.A. 67-1-1433 (c)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN INSTRUMENT NO. 24006124, OF THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE STATE OF TENNESSEE IN ACCORDANCE WITH 67-1-1433 (b)(2).

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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