

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 21, 2025, at or about 11:00 AM, local time, at the north door of the Henry County Courthouse, 101 West Washington Street, Paris, TN 38242, pursuant to the Deed of Trust executed by JOSEPH M ROBERTS II, to NEESE LAW FIRM, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR UNITED COMMUNITY BANK dated August 18, 2022, recorded in Record Book 603, Page 159, and as corrected by Attorney Affidavit recorded June 12, 2025, in Record Book 669, Page 908, in the Register's Office for Henry County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Henry 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: CROWN ASSET MANAGEMENT LLC; MILLER & STEENO PC; Estate/Unknown Heirs of Joseph M Roberts II

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

Legal Description: Being Lot No. 12 in the Center Vue Subdivision, in Paris, Tennessee, plat of which is of record in Plat Book A, Slide 9, in the Register's Office of Henry County, Tennessee, and further described as follows:

Beginning at an iron pipe in the north margin of Ann Street which pipe is located 20 feet from the centerline of said street, the southwest corner of this lot and the southeast corner of Lot No. 13, in said subdivision; thence with the west line of this described lot and the east line of Lot No. 13, north 00 deg. 30 min. East 115.4 feet to an iron pin the northwest corner of this lot and the northeast corner of Lot No. 13; thence North 87 deg. 24 min. East 88 feet to an iron pipe, the northeast corner of this lot and the northwest corner of Lot No. 1, now or formerly owned by Johnnie O. Townsend, South 00 deg. 28 min. East 123.5 feet to an iron pipe in the north margin of Ann Street, which pin is located 20 feet from the centerline of said street; thence with the north margin of Ann Street, North 87 deg. 25 min. West 90 feet to the beginning according to survey of H. Gordon Higgs, a registered land surveyor certificate no. 97, dated April 22, 1968.

Subject to reservations and restrictions as shown on the plat of record in Plat Book A, Slide 9 in the Register's Office of Henry County, Tennessee.

Subject to that certain 5 ft. easement across the rear line for utilities.

This being the same real property conveyed to Joseph Mark Roberts, II by deed of Northwest Tennessee Property General Partnership dated August 18, 2022 and of record in Record Book 603 pages 157-158 in the Register's Office of Henry County, Tennessee

Street Address: The street address of the property is believed to be 404 Ann Street, Paris, TN 38242, 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: 095M-B-020.00

Current owner(s) of Record: Joseph M Roberts II

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com