

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 8, 2025, at or about 2:00 PM, local time, at the east door of the Haywood County Courthouse, 1 North Washington Brownsville, TN 38012, pursuant to the Deed of Trust executed by GREG HAGER, MARRIED MAN, to DEVAN L SHUMWAY, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR CITYWORTH MORTGAGE LLC dated September 10, 2020, and recorded in Record Book 193, Page 838, in the Register's Office for Haywood County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Haywood 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: Servbank, SB

Other interested parties: None

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

Legal Description: The following described property located in the Seventh (7th) Civil District of Haywood County, Tennessee, more particularly described as follows:

Beginning at an iron pin found in the South right of way of Highway 54 West, said point being the Northeast corner of Loft and the Northwest corner of Gambill, concrete right of way marker found 35.70 feet West of said point of beginning; thence North 82 degrees 26 minutes 04 seconds East 280.37 feet along the South right of way of Highway 54 West, 130 feet from center, to a point, wood post on line South 01 degree 43 minutes 00 seconds East 23.41 feet from said center; thence across Gambill with a new line with the following locative calls: South 1 degree 43 minutes 00 seconds East 286.14 feet to a wood fence post; South 16 degrees 19 minutes 35 seconds West 43.43 feet to an iron pin set; South 84 degrees 00 minutes 46 seconds West 61.36 feet to a wood fence post; South 84 degrees 33 minutes 59 seconds West 110.04 feet to an Iron pin set; South 87 degrees 50 minutes 20 seconds West 39.56 feet to an iron pin set; and North 87 degrees 11 minutes 22 seconds West 88.82 feet to an iron pin set in the common line between Gambill and Loft; thence North 04 degrees 36 minutes 00 seconds East 305.73 feet along Gambill's West line and Lott's East line to the point of beginning; and containing 2.16 acres, more or less, as surveyed on December 12, 2002, by Walter R. Powell, RLS #832.

Being the same property conveyed to Jason Kiestler and Elizabeth P. Kiestler, husband and wife by Deed dated September 16, 2010 from Fannie Mae A/K/A Federal National Mortgage Association, recorded September 28, 2010, in Book 81, Page 403, in the Official Records of Haywood County, Tennessee.

See Record Book 193, Page 835.

Street Address: The street address of the property is believed to be 3220 Highway 54 West, Brownsville, TN 38012, 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: 076 018.03 000

Current owner(s) of Record: GREG HAGER

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