

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 6, 2025, at or about 2:00 PM, local time, at the front door of the Warren County Courthouse, 111 South Court Square, McMinnville, TN 37110, pursuant to the Deed of Trust executed by Patrick Maddock, unmarried man, to Biltmore Title LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Novus Home Mortgage, a division of Ixonia Bank, dated June 17, 2024, and recorded in Book 646, Page 395, in the Register's Office for Warren County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Warren 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: None

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

Legal Description:

Tract 1

A certain tract or parcel of land lying and being in the 9th Civil District of Warren County, Tennessee, being bounded and described as follows:

Being all of Lot No. 4, in the Riverview Subdivision No. 2, as shown on plat of record in Plat Cabinet B, Slide B-105, Register's Office of Warren County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Tract 2

A certain tract or parcel of land in Warren County, State of Tennessee, described as follows, to-wit:

Lying and being in the Ninth Civil District of Warren County, Tennessee. Beginning on an iron pin, Hillis' Southwest Corner, thence North 43 degrees 55 minutes East 244.61 feet to an iron pin at the Street; thence with the Street North 86 degrees 09 minutes West 151.93 feet to an iron pin; thence South 05 degrees 32 minutes West 187.31 feet to the beginning, and containing 0.33 acre more or less.

Being the same property conveyed to Patrick Maddock, unmarried by deed from Gabrielle Justine Harper, unmarried of record in Book 646, Page 393 said Register's Office.

Street Address: The street address of the property is believed to be 681 Hennessee Avenue, Morrison, TN 37357, 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: 078O B 002.03 000

Current owner(s) of Record: Patrick Maddock

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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