

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on January 13, 2026, at or about 10:00 AM, local time, at the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by Frederick Winningham and Nancy Winningham, to Megan K. Trott, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Community Mortgage, Inc. dated September 28, 2021, and recorded in Book T2174, Page 976, at Instrument Number 21014312 in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: HARPRETH FINANCIAL SERVICES, LLC; Estate/Unknown Heirs of Fredrick Winningham

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

Legal Description: LYING AND BEING in Madison County, Tennessee and being more particularly described as follows, to-wit:

BEING LOT NO. Twenty-Nine (29), Oxford Pointe Subdivision, Section I, a plat of which appears of record in Plat Book 10, Page 246 in the Register's Office of Madison County, Tennessee.

Being the same real property conveyed unto FREDERICK WINNINGHAM and NANCY WINNINGHAM by deed as recorded in Deed Book 766, Page 1423 in the Register's Office of Madison County, Tennessee.

Street Address: The street address of the property is believed to be 99 Wesley Drive, Jackson, TN 38305, 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: 042A-B-018.00

Current owner(s) of Record: Fredrick Winningham and Nancy Winningham

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](http://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](mailto:attorney@padgettlawgroup.com)