

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 16, 2025, at or about 11:00 AM, local time, at the front entrance to the Chester County Courthouse, 133 East Main Street, Henderson, TN 38340, pursuant to the Deed of Trust executed by CODY CUPPLES AND HAILEY CUPPLES, HUSBAND AND WIFE, to Megan K. Trott, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for First Community Mortgage, Inc. dated July 31, 2023, and recorded in Record Book 507, Page 531-543, in the Register's Office for Chester County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Chester 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 Chester County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: BEGINNING on a point in the east right of way margin of the New Jacks Creek Road and in the center of the old Jacks Creek Road; runs thence with Dennis Graves' tract of land, north 16° and 44 minutes east 91.11 feet to a fence post; runs thence with old fence and on the north side of large pecan tree north 81° and 37 minutes east 386.50 feet to a corner fence post; runs thence with fence south 0° and 27 minutes east 87.73 feet to a stake and fence post; runs thence south 32° and 52 minutes west 204.96 feet to a point in the center of the Forked Deer River; runs thence with the center of river, south 79° and 27 minutes west 65 feet to a point in river; runs thence with center of Old Jacks Creek Road north 30° and 45 minutes west 120 feet to a point in curve of old road; runs thence north 81° and 45 minutes west 174.61 feet to the point of beginning, containing 1.46 acres, more or less. Said legal description is the same description as contained in the previous deed of record.

Being the same property conveyed to the grantors herein by deed recorded in Record Book 507 Page 527, in the Register's Office of Chester County, Tennessee.

Street Address: The street address of the property is believed to be 1341 Old Jacks Creek Road, Henderson, TN 38340, 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: 034-069.01

Current owner(s) of Record: Cody Cupples and Hailey Cupples

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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