

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 26, 2025, at or about 11:00 AM, local time, at the front door of the Roane County Courthouse, 200 East Race Street, Kingston, TN 37763, pursuant to the Deed of Trust executed by Bruce Edward Cantrell, to First American Title Insurance Company, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Advanced Financial Services, Inc. dated September 21, 2005, and recorded in Book 1137, Page 103, in the Register's Office for Roane County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Roane 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: Internal Revenue Service

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

Legal Description: THE LAND REFERRED TO IN THIS EXHIBIT IS LOCATED IN THE COUNTY OF ROANE AND THE STATE OF TENNESSEE IN DEED BOOK C-19 AT PAGE 834 AND DESCRIBED AS FOLLOWS.

SITUATED IN CIVIL DISTRICT ONE (1) OF ROANE COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF THE CITY OF HARRIMAN, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 19, STOWE STATION SUBDIVISION, AS SHOWN ON MAP OF SAME OF RECORD IN PLAT BOOK 7, PAGE 120(1), IN THE REGISTER'S OFFICE FOR ROANE COUNTY, TENNESSEE, AND BEING MORE PARTICULARLY BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN IN THE WESTERN LINE OF VAN STONE ROAD, COMMON CORNER TO LOTS 19 AND 20, STOWE SUBDIVISION; THENCE ALONG VAN STOWE ROAD, SOUTH 10 DEG 24 MIN EAST, 152.24 FEET TO AN IRON PIN, COMMON CORNER TO LOTS 18 AND 19; THENCE SOUTH 74 DEG 38 MIN WEST, 140.40 FEET TO AN IRON PIN, COMMON CORNER TO LOTS 16, 17, 18 AND 19; THENCE NORTH 31 DEG 08 MIN WEST, 165.16 FEET TO AN IRON PIN, COMMON CORNER TO LOTS 17, 19, 21 AND 22; THENCE NORTH 43 DEG 12 MIN EAST, 130.00 FEET TO AN IRON PIN, COMMON CORNER TO LOTS 19, 20 AND 21; THENCE SOUTH 64 DEG 46 MIN EAST, 115.32 FEET TO AN IRON PIN, BEING THE POINT OF BEGINNING. SAID PREMISES BEING IMPROVED WITH A DWELLING BEARING THE ADDRESS OF 19 VAN STOWE ROAD, HARRIMAN, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO BRUCE EDWARD CANTRELL AND WIFE, CATHERINE JEAN CANTRELL BY WARRANTY DEED FROM WILLIAM D. FISHER AND WIFE, NANCY M. FISHER DATED DECEMBER 31, 1992, AND RECORDED IN BOOK C19, PAGE 834, IN THE REGISTER'S OFFICE FOR ROANE COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO BRUCE EDWARD CANTRELL AND CATHERINE JEAN CANTRELL FROM WILLIAM D. FISHER AND WIFE NANCY M. FISHER BY DEED RECORDED ON JANUARY 16, 1993 IN BOOK C19 AT PAGE 834. SEE ALSO, RECORD BOOK 1137, Page 101.

Street Address: The street address of the property is believed to be 190 Van Stowe Road, Harriman, TN 37748, 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: 057E-F-010.00

Current owner(s) of Record: Bruce Edward Cantrell

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.

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY

THE UNITED STATES OF AMERICA, PURSUANT TO 26 U.S.C. 7425(d)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN BOOK 1877, PAGE 530, INSTRUMENT NO. 22007155, OF THE REGISTER'S OFFICE OF ROANE COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE UNITED STATES OF AMERICA IN ACCORDANCE WITH 26 U.S.C. 7425(b).

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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