

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 20, 2026, at or about 10:00 AM, local time, at the Dickson County Courthouse, 4 Court Square, Charlotte, TN 37036, pursuant to the Deed of Trust executed by Joe Guill, Unmarried Man and Troy Wall, Unmarried Man, to Melanie Blank, as Trustee for Regions Bank d/b/a Regions Mortgage dated December 30, 2022, and recorded in Volume V1551, Page 316, in the Register's Office for Dickson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Dickson 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: REGIONS

Other interested parties: Joe Guill; Estate/Unknown Heirs of Joe Guill

The hereinafter described real property located in Dickson 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 the First Civil District of Dickson County, State of Tennessee, and being Lot 27 of Oak Grove Subdivision, as shown by plat of record in Cabinet L, Slide 100, in the Registers Office of Dickson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to JOE GUILL, AN UNMARRIED MAN, and TROY WALL, AN UNMARRIED MAN, as joint tenants with rights of survivorship, by deed from ANTOINETTE FAITH BELL, dated December 30, 2022, and of record in Volume 1551, Page 314, in the Register's Office of Dickson County, Tennessee.

This conveyance in trust is made subject to the following:

1. Subject to the right-of-way of Oak Grove Road.
2. Restrictions and reservations of record in Volume 1528, Page 1662, in Register's Office of Dickson County, Tennessee.
3. Subject to all matters as shown on plat of record in Cabinet L, Slide 99-101, in the Register's Office of Dickson County, Tennessee, including a 50 foot front setback line, 20 foot side setback lines, a 30 foot rear setback line (single story, add additional five foot for each additional story.)

Street Address: The street address of the property is believed to be 1162 Oak Grove Road, Dickson, TN 37055, 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: 139 013.27

Current owner(s) of Record: Troy D Wall

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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