

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 9, 2025, at or about 12:00 PM, local time, at the Montgomery County Courthouse, 2 Millennium Plaza, Clarksville, TN 37040, pursuant to the Deed of Trust executed by Jo-El Brandon Soto, a married man, and Nyrie Soto, to Fidelity National Title, as Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for NewRez LLC dated September 25, 2020, and recorded in Book 2015, Page 1317, in the Register's Office for Montgomery County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Montgomery 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: None

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

Legal Description: THE FOLLOWING PROPERTY SITUATED IN THE COUNTY OF MONTGOMERY, STATE OF TENNESSEE, AND DESCRIBED AS FOLLOWS:

A CERTAIN TRACT OR PARCEL OF LAND IN MONTGOMERY COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

PROPERTY SITUATED IN MONTGOMERY COUNTY, TENNESSEE. BEING LOT NO 66 ON THE PLAT OF SOUTH HAVEN, SECTION 3, ASH SHOWN BY PLAT BOOK 9, PAGE NUMBER 82, PLAT NUMBER 82, REGISTER'S OFFICE FOR MONTGOMERY COUNTY, TENNESSEE, TO WHICH REFERENCE IS MADE FOR A COMPLETE DESCRIPTION.

SUBJECT TO RESTRICTIONS AND EASEMENTS OF RECORD.

BEING THE SAME PREMISES CONVEYED UNTO JO-EL BRANDON SOTO, A MARRIED MAN, BY VIRTUE OF WARRANTY DEED FROM BILL MACE D/BA BILL'S CONSTRUCTION DATED MARCH 16.2016 RECORDED MARCH 23,2016, IN BOOK: 1667 AND PAGE: 861

Street Address: The street address of the property is believed to be 1516 Freestone Court, Clarksville, TN 37042, 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: 043G D 03600 000

Current owner(s) of Record: Joel Soto aka Jo-El Brandon Soto

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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