

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 28, 2026, 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 Crystal Preslar, a single woman, to Glenn Everton, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Brighton Bank ISAOA/ATIMA dated August 6, 2021, and recorded in Book 479, Page 319, 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: SERVBANK, N.A.

Other interested parties: Midland Credit Management, Inc.

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 an iron rod in the north right of way line of the Henderson Jacks Creek black topped road, this point being located north 74 degrees 8 minutes east 23 feet from the southwest corner of Barnes 2.15 acre tract of land; runs thence on the east side of Barnes Driveway, north 9 degrees west 249.34 feet to an iron pin in edge of curve in Barnes Driveway; runs thence leaving driveway and running north 87 degrees and 36 minutes east 210 feet to a stake; runs thence south 3 degrees and 22 minutes east 203.47 feet to an iron rod in the north right of way line of said black topped road; runs thence with the north right of way line of said black topped road, south 74 degrees 8 minutes west 190 feet to the point of beginning, containing 1 acre, more or less. Said legal description is the same description as contained in the previous deed of record.

This is the identical real estate conveyed to Crystal Preslar from Jeremy Washburn by Warranty Deed dated Aug. 6, 2021, of record in the Register's Office of Chester County, Tennessee in Record Book 479, page 317.

Street Address: The street address of the property is believed to be 2345 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: 045-031.01-000

Current owner(s) of Record: Crystal Preslar

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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