

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 17, 2026, at or about 12:00 PM, local time, at the main entrance to the Bedford County Courthouse, 1 Public Square, Shelbyville, TN 37160, pursuant to the Deed of Trust executed by Kentrell R. Henderson, unmarried man, to Tennessee Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Hometown Lenders, Inc. dated October 28, 2021, and recorded in Book TD1030, Page 518, at Instrument Number 21009910, in the Register's Office for Bedford County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bedford 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 Bedford County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Land in Bedford County, Tennessee, being Lot No. 31 on the Plan of Final Plat, Revision One, Creekside Estates Subdivision, Phase I of record in Plat Cabinet E, Envelope 192 (formerly Plat Cabinet B, Envelope 248), in the Register's Office for Bedford County, Tennessee, to which Plan reference is hereby made for a more complete description of the property.

Being the same property conveyed to Patricia G. Garrett, unmarried by Warranty deed from Holly Marie Edwards, an unmarried woman of record in Book D349, page 148, Register's Office for Bedford County, Tennessee, dated February 25, 2019 and recorded on March 01, 2019.

(Value or consideration shown in aforementioned deed \$169,900.00-)

The said Patricia G. Garrett having died on or about October 12, 2020.

FOR INFORMATIONAL PURPOSES ONLY:

Being also known as 201 Ashlyn Drive, Shelbyville, Tennessee 37160

BEING the same property conveyed to Kentrell R. Henderson, an unmarried man by deed from Heirs and Devisees of The Estate of Patricia G. Garrett, deceased of record in Book / Record Book / Deed Book / Volume D369, Page 119, or Instrument # 21009909, Register's Office for Bedford County, TN.

Street Address: The street address of the property is believed to be 201 Ashlyn Drive, Shelbyville, TN 37160, 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: 100E-C-030.00

Current owner(s) of Record: Kentrell R. Henderson

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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