

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 6, 2026, at or about 11:00 AM, local time, at the main entrance of the Putnam County Courthouse, 300 East Spring Street, Cookeville, TN 38501, pursuant to the Deed of Trust executed by Paul Neal aka Paul A. Neal and wife, Nicole Neal aka Nicole E Neal, to Jerry Bridenbaugh, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for United Wholesale Mortgage, LLC, its successors and assigns dated June 7, 2024, and recorded in Book 1548, Page 655, at Instrument Number 299403 in the Register's Office for Putnam County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Putnam 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: UNITED WHOLESale MORTGAGE, LLC

Other interested parties: None

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

Legal Description: A certain tract or parcel of land in Putnam County, State of Tennessee, described as follows: to-wit:

Land in the Fifteenth Civil District of Putnam County, Tennessee, being described as follows:

Beginning at a 3/4" iron pipe in the Western margin of Mustang Lane, said pipe being the Southeast corner of Davis and the Northeast corner of the property herein described; thence along Mustang Lane S. 18 deg. 14' W. a distance of 187.3 feet to a point; thence leaving Mustang Lane and along the Northern line of Ashley N. 79 deg. 17' W. a distance of 203.3 feet to a point; thence along Love's Eastern line and a fence N. 17 deg. 54' E. a distance of 116.6 feet to a 3/4" iron pipe; thence continuing along Love's line and the fence N. 18 deg. 36' E. a distance of 70.6 feet to a 3/4" iron pipe; thence along the Southern line of Davis S. 79 deg. 17' E. a distance of 203.5 feet to the point of beginning.

BEING THE SAME PROPERTY CONVEYED TO PAUL A. NEAL AND NICOLE E. NEAL BY WARRANTY DEED DATED MARCH 31, 2016 AND OF RECORD IN DEED BOOK 925, PAGE 486, PUTNAM COUNTY, TENNESSEE.

Commonly Known As: 3644 Mustang Lane, Cookeville, TN 38506
Parcel: 027D-A-012.03-000

Legal Description taken from Security Instrument recorded June 21, 2024 as Instrument No. 299403, Book 1548, Page 655, of Official Records. NOTE: Not reviewed by company.

Street Address: The street address of the property is believed to be 3644 Mustang Lane, Cookeville, TN 38506, 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: 027D-A-012.03-000

Current owner(s) of Record: Paul A. Neal and Nicole E. Neal

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com