

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 2, 2026, at or about 10:00 AM, local time, at the Humphreys County Courthouse, 202 Court Square, Waverly, TN 37185, pursuant to the Deed of Trust executed by Harley Martin, an unmarried man, and Brittany Stoughton, an unmarried woman, tenants in common, to Jonathan R. Vinson, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for F & M Bank, its successors and assigns dated September 18, 2018, and recorded in Book TD229, Page 2229, in the Register's Office for Humphreys County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Humphreys 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: U.S. BANK NATIONAL ASSOCIATION

Other interested parties: None

The hereinafter described real property located in Humphreys 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 SITUATED ON THE SOUTH SIDE OF CUBA HOLLOW LANE IN THE FIFTH CIVIL DISTRICT OF HUMPHREYS COUNTY, TENNESSEE, AND AS SHOWN ON THE PLAT OF RECORD IN PLAT CABINET B, SLIDE 221, REGISTER'S OFFICE OF HUMPHREYS COUNTY, TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A SET IRON PIN IN THE SOUTH MARGIN OF CUBA HOLLOW LANE 25 FEET FROM THE CENTERLINE, AND BEING THE NORTHEAST CORNER OF THE PARISH PROPERTY OF RECORD IN DEED BOOK 176, PAGE 531, REGISTER'S OFFICE OF HUMPHREYS COUNTY, TENNESSEE; RUNS THENCE WITH THE SOUTH MARGIN OF CUBA HOLLOW LANE, NORTH 85 DEGREES 49' 19" EAST 107.34 FEET; THENCE SOUTH 88 DEGREES 13' 01" EAST 30.00 FEET TO A SET IRON PIN; THENCE WITH A SEVERANCE LINE, SOUTH 08 DEGREES 29' 07" WEST 473.40 FEET TO A SET IRON PIN IN THE NORTH LINE OF THE MANOR PROPERTY OF RECORD IN DEED BOOK 147, PAGE 1385, REGISTER'S OFFICE OF HUMPHREYS COUNTY, TENNESSEE; THENCE WITH THE NORTH LINE OF MANOR, NORTH 84 DEGREES 33' 19" WEST 140.00 FEET TO A SET IRON PIN IN THE NORTH LINE OF MANOR AND BEING THE SOUTHEAST CORNER OF PARISH; THENCE WITH THE EAST LINE OF PARISH, NORTH 09 DEGREES 09' 05" EAST 453.83 FEET TO THE POINT OF BEGINNING, CONTAINING 1.46 ACRES MORE OR LESS. SURVEY MADE BY L. I. SMITH & ASSOCIATES, INC., VONDA BOZARTH HARPOLE, SURVEYOR, TENN. REG. NO. 1948, ON APRIL 14, 1999, THAT SURVEY BEING A CATEGORY II SURVEY WITH THE RATIO OF PRECISION OF THE UNADJUSTED SURVEY IN EXCESS OF 1:10,0000 USING EDM EQUIPMENT BY THE METHOD OF RANDOM TRAVERSE. BEARINGS SHOWN ARE IN RELATION TO A PLAT OF RECORD FOR DEERWOOD RETREAT SUBDIVISION, SECTION I, OF RECORD IN PLAT CABINET A, SLIDE 172, REGISTER'S OFFICE OF HUMPHREYS COUNTY, TENNESSEE.

TOGETHER WITH A NON-EXCLUSIVE EASEMENT 50 FEET IN WIDTH FOR INGRESS TO AND EGRESS FROM THE PROPERTY ALONG THE RIGHT-OF-WAY OF CUBA HOLLOW LANE AS EXTENDED.

BEING THE SAME PROPERTY CONVEYED TO HARLEY MARTIN, AND UNMARRIED MAN, AND BRITTANY STOUGHTON, AN UNMARRIED WOMAN, TENANTS IN COMMON BY DEED FROM A.C. HEPLER JR AND WIFE, ANNIE L. HEPLER, AND ANDREW LEE HEPLER AND WIFE, AMMI SARI HEPLER, OF RECORD IN BOOK / RECORD BOOK / DEED BOOK / VOLUME 206, PAGE 2163, REGISTER'S OFFICE FOR HUMPHREYS COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 545 Cuba Hollow Lane, Waverly, TN 37185, 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: 147 006.27

Current owner(s) of Record: Harley Martin and Brittany Stoughton

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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