

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 24, 2026, at or about 11:00 AM, local time, at the north door of the Giles County Courthouse, 1 Public Square, Pulaski, TN 38478, pursuant to the Deed of Trust executed by Loren Lewis, unmarried woman, to Charles W. Ricketts Jr., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Horizon Bank its successors and assigns dated June 24, 2022, and recorded in Book DT635, Page 796, in the Register's Office for Giles County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Giles 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: Capital One, N.A.

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

Legal Description: A certain parcel of land, together with all tenements, hereditaments and appurtenances thereto located in Giles County, Tennessee, more particularly described as follows:

Beginning at a P-K nail, found, being the northwest corner of the tract herein described, being the southwest corner of Tract 4 of this survey, lying on the center of Oak Grove Road; thence with Tract 4, a 1.14 acre tract 5 73 degrees 11 minutes 14 seconds E 188.69 feet to a metal pin, set; thence S 27 degrees 48 minutes 44 seconds E 186.38 feet to a metal pin, set, being a point in the line of Marvin Aldrich, Deed Book 270, Page 81; thence with Aldrich, with a fence N 80 degrees 30 minutes 34 seconds W 84.98 feet to a wooden fence post; thence S 89 degrees 48 minutes 37 seconds W 8.58 feet to a wooden fence post; thence N 80 degrees 45 minutes 01 seconds W 200.16 feet to a metal pin, set; thence N 80 degrees 37 minutes 23 seconds W 23.15 feet to a P-K nail, found, being the southwest corner of the tract; thence with the meanders of the road N 11 degrees 01 minutes 18 seconds E 64.42 feet to a P-K nail, found; thence N 14 degrees 53 minutes 52 seconds E 62.01 feet to a Mag Nail, found; thence N 20 degrees 05 minutes 01 seconds E 49.35 feet to the point of beginning, containing 0.94 acres, more or less, and being a portion of Deed Book 324, Page 849. Said tract is subject to any legal rights of way for Oak Grove Road.

This being the same property conveyed to Loren Lewis an unmarried woman by General Warranty Deed dated June 24, 2022 from Ryan Hampton and wife Kristin Hampton of record in Deed Book 396 Page 621. Register's Office of Giles County, Tennessee.

Street Address: The street address of the property is believed to be 1149 Oak Grove Road, Goodspring, TN 38460, 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: 127 063.00 000

Current owner(s) of Record: Loren Kathleen Lewis

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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