

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 26, 2026, at or about 2:00 PM, local time, at the main door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, pursuant to the Deed of Trust executed by Rita Lowe, Married, and Maurice Lowe, to David S. Humberd, as Trustee for Bank of Cleveland dated February 9, 2007, and recorded in Book 1726, Page 574, Instrument Number 07028313, and modified at Instrument Numbers 16006889, and 18005968 in the Register's Office for Bradley County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bradley 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: Cleveland Tennessee Hospital Company, LLC dba Tennova Healthcare-Cleveland; Maurice Lowe

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

Legal Description: All that tract or parcel of land lying and being in the First Civil District of Bradley County, Tennessee, being Lot Twelve (12), OLD PARKSVILLE ACRES, as shown by plat of record in Plat Book 8, Page 137, in the Register's Office of Bradley County, Tennessee.

FOR PRIOR TITLE, see Warranty Deed recorded in Book 1726, Page 571, in the Register's Office of Bradley County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Any governmental zoning and subdivision ordinances or regulations in effect thereon.

This conveyance is made subject to Easements, Restrictions, Covenants and Conditions of record, including matters shown on recorded plats.

Restrictions as set out in instrument recorded in Misc. Book 258, Page 230, in the Register's Office of Bradley County, Tennessee. But excluding any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions violate Title 42USC 3604(c).

Subject to requirements as set out in the Legend of OLD PARKSVILLE ACRES, as recorded in Plat Book 8, Page 137, in the Register's Office of Bradley County, Tennessee.

Twenty (20) foot Utility Easement on all lot lines abutting public roads, as shown or specified by recorded plat.

Fifteen (15) foot Utility Easement on all lot lines abutting public roads, as shown or specified by recorded plat.

Ten (10) foot Drainage/Utility Easement along all lines forming outside boundary of subdivision, as shown or specified by recorded plat.

Five (5) foot Drainage/Utility Easement along all interior lot lines, as shown or specified by recorded plat.

Building setback lines: 25 foot on front lot line, 15 foot on rear lot line, 10 foot on side lot lines, as shown or specified by recorded plat.

Subject to shaded area on plat reserved for septic use only. Any disturbance of these areas without prior approval of Environment and conservation DGWP will void septic approval.

Street Address: The street address of the property is believed to be 101 Joshua Drive Southeast, Cleveland, TN 37323, 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: 068C C 016.00

Current owner(s) of Record: Rita Lowe

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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