

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 20, 2026, at or about 12:00 PM, local time, at the Macon County Courthouse, 104 County Courthouse, Lafayette, TN 37083, pursuant to the Deed of Trust executed by Chase Harper and Baylee Harper, to Bench Mark Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Magnolia Bank, Inc. dated June 30, 2022, and recorded in Book RB167, Page 591, at Instrument Number 22002911, in the Register's Office for Macon County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Macon 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: Baylee Harper

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

Legal Description:

PARCEL: 1

LYING AND BEING IN THE 1ST CIVIL DISTRICT OF MACON COUNTY, TENNESSEE, AND BEING A TRACT OF LAND 135 FEET BY 485 FEET BY 135 FEET BY 485 FEET AND BEING 1.5 ACRES MORE OR LESS. SEE PLAT RECORDED IN PLAT CABINET 1, SLIDE 216-B, IN THE REGISTER'S OFFICE OF MACON COUNTY, TENNESSEE FOR FURTHER REFERENCE.

PARCEL: 2 BEING LOCATED IN THE FIRST CIVIL DISTRICT, MACON COUNTY, TENNESSEE, ON THE EAST SIDE OF JONES LANE. SEE TAX MAP 58, PARCEL 1 PO, TAX ASSESSOR'S OFFICE, MACON COUNTY, TENNESSEE, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE EAST MARGIN OF JONES LANE, SAME BEING THE SOUTHWEST CORNER OF THIS TRACT AND THE NORTHEAST CORNER OF CARL KEMP; THENCE WITH SAID MARGIN ALONG A CURVE PROCEEDING COUNTER-CLOCKWISE, HAVING A DEFLECTION ANGLE OF 0 DEGREES 26 MINUTES 33 SECONDS, A RADIUS OF 3905.50 FEET, A TANGENT LENGTH OF 15.08 FEET, AND A CHORD OF NORTH 19 DEGREES 38 MINUTES 10 SECONDS EAST 30.16 FEET; THENCE ALONG SAID CURVE AN ARC LENGTH OF 30.16 FEET TO AN IRON ROD IN SAID MARGIN; THENCE LEAVING ROAD WITH LINE OF TRACT NO. 1 OF THE TUCK AND NICKOLAS PROPERTY (2.10 ACRES AS PER SURVEY OF SAME DATE, SEE PLAT CABINET 1, SLIDE 216B, REGISTER'S OFFICE, MACON COUNTY, TENNESSEE) SOUTH 76 DEGREES 15 MINUTES 00 SECONDS EAST 558.81 FEET TO AN IRON ROD; THENCE WITH LINE OF CONNIE NICHOLS SOUTH 6 DEGREES 58 MINUTES 48 SECONDS WEST 19.23 FEET; THENCE SOUTH 74 DEGREES 36 MINUTES 16 SECONDS EAST 379.80 FEET TO A METAL POST; THENCE WITH LINE OF RICKY BUTLER AND CARL KEMP NORTH 76 DEGREES 15 MINUTES 00 SECONDS WEST 943.81 FEET TO THE POINT OF BEGINNING CONTAINING 0.43 ACRES MORE OR LESS BY SURVEY BY CARROLL DEAN CARMAN, REGISTERED LAND SURVEYOR, TENNESSEE NUMBER 910, ADDRESS 150 MIDDLE FORK ROAD, HARTSVILLE, TN 37074, DATED OCTOBER 2, 1995.

BEING THE SAME PROPERTY CONVEYED TO CHASE HARPER AND WIFE, BAYLEE HARPER FROM CARY THOMAS KEMP AND STACY CARLENE KEMP BY WARRANTY DEED, DATED 6/30/2022, RECORDED ON 07/05/22, IN RECORD BOOK 167, PAGE 588, REGISTER'S OFFICE OF MACON COUNTY, TENNESSEE.

Included to-wit is a Fleetwood 56x27 Manufactured Home with Serial #TNFLN27AB06033SR

Street Address: The street address of the property is believed to be 5052 Jones Lane, Lafayette, TN 37083, 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: 058.001.05.000

Current owner(s) of Record: Chase Harper

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