

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 4, 2026, at or about 11:00AM, local time, at the front door of the Hardin County Courthouse, 465 Main Street, Savannah, TN 38372, pursuant to the Deed of Trust executed by Robert E. Meter and Sylvia Jean Meter, to Arnold M. Weiss, Esq., Shelby County, as Trustee for Wells Fargo Home Mortgage, Inc. dated October 10, 2002, and recorded in Book 288, Page 501, at Instrument Number 33329 in the Register's Office for Hardin County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hardin 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: The Bank of New York Mellon Trust Company, N.A., as successor-in-interest to all successors and assigns of Bank One, N.A., as Trustee for Asset Backed Funding Corporation Mortgage Loan Asset-Backed Certificates, Series 2003-WF1

Other interested parties: Leasecomm Corporation; Community South Bank; State of Tennessee Department of Revenue; 1st Franklin Financial Corporation; Estate/Unknown Heirs of Robert E Meter

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

Legal Description: Beginning at a power pole in the north right of way line of Tennessee Highway No. 57, being the southwest corner of Geney Wood property described in Deed Book 122, page 463, ROHC, and being the southeast corner of the property herein described; thence running with the north right of way line of said highway, north 74 degrees 12 minutes 45 seconds west, 33.17 feet; north 68 degrees 05 minutes 12 seconds west, 100 feet; north 61 degrees 57 minutes 07 seconds west, 100 feet; north 55 degrees 42 minutes 07 seconds west, 100 feet; and north 55 degrees 33 minutes 52 seconds west, 100 feet to an iron pin marking the southeast corner of Danny Wardlow property described in Deed Book 82, page 192, ROHC; thence leaving said highway and running with the east boundary of Wardlow, north 36 degrees 57 minutes 42 seconds east, passing an iron pin at 164 feet, continuing 138 feet, running in all, 302 feet to an 18 inch white oak; thence running with a south line of said Wardlow, north 80 degrees 24 minutes 01 seconds east, 335.80 feet to a set iron pin marking the northwest corner of James David Wood property; thence running with the west line of said Wood, south 15 degrees 06 minutes 12 seconds west, 152.22 feet to an iron pipe marking the northwest corner of said Geney Wood property; thence running with the west line of Geney Wood, south 15 degrees 06 minutes 12 seconds west 372.31 feet to the point of beginning, containing 3.451 acres.

Being the same property conveyed to Robert E. Meter and wife, Sylvia Jean Meter by deed of Lesby Wood, dated September 3, 1993 and recorded in Deed Book 156, page 523 in the Register's Office of Hardin County, Tennessee. Robert E. Meter conveyed his interest to Sylvia Jean (Stephenson) Meter by deed dated July 2, 1997 and recorded in Deed Book 182, page 231 in the Register's Office of Hardin County, Tennessee.

Street Address: The street address of the property is believed to be 3885 Highway 57, Counce, TN 38326, 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: 157-008.02-000

Current owner(s) of Record: Robert E Meter; Sylvia Jean Meter

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.

**FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE STATE OF TENNESSEE, PURSUANT TO T.C.A. 67-1-1433 (c)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN INSTRUMENT NO. 146052, AND INSTRUMENT NO. 169353, OF THE REGISTER'S OFFICE OF HARDIN COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE STATE OF TENNESSEE IN ACCORDANCE WITH 67-1-1433 (b)(2).**

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](http://CapitalCityPostings.com).**

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