

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 14, 2026, at or about 2:00 PM, local time, at the main entrance steps of the Carter County Courthouse, 801 East Elk Avenue, Elizabethton, TN 37643, pursuant to the Deed of Trust executed by Chris L. Craig and wife, Nora C. Craig, to FMLS, Inc., as Trustee for Regions Bank d/b/a Regions Mortgage dated March 12, 2009, and recorded in Book 21, Page 77, in the Register's Office for Carter County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Carter 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: Regions Bank DBA Regions Mortgage

Other interested parties: Regions Bank; FMLS, Inc. as Trustee; Nora C. Craig

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

Legal Description: Situate, lying and being in the 5th Civil District of Carter County, Tennessee, more particularly described as follows:

BEGINNING at an iron pin in the northerly right of way of Marion Court, corner to Robert Raines; thence with the lines of Raines North 12 degrees 21 minutes 32 seconds East, 106.41 feet to an iron pin; thence south 84 degrees 06 minutes 13 seconds West, 6.0 feet to an iron pin; thence North 81 degrees 26 minutes 05 seconds West, 120.0 feet to an iron pin in the easterly right of way of Marion Drive; thence in a southerly direction along said right of way South 08 degrees 33 minutes 55 seconds West, 109.0 feet to an iron pin at the intersection of Marion Drive and Marion Court; thence in a southerly direction along the northern right of way of Marion Court with a curve to the left and with a radius of 25 feet, an arc distance of 39.27 feet to an iron pin; thence continuing along said right of way in a easterly direction South 81 degrees 26 minutes 05 seconds East, 42.0 feet to an iron pin; thence continuing along said right of way in a westerly direction with a curve to the left and with a radius of 25 feet and arc distance of 23.18 feet to an iron pin; thence continuing along said right of way in a westerly direction with a curve to the right with a radius of 50 feet and a delta angle of 43 degrees 38 minutes 53 seconds and arc distance of 38.09 feet to an iron pin, the point of BEGINNING, and being the most of Lot 38 and a portion of Lot 37, Section 1, part II, Martindale Estates. (See Plat 2 Page 154, in the Register's Office for Carter County, Tennessee at Elizabethton, to which reference is here made).

BEING the same property conveyed to Christopher L. Craig by a deed dated the 30th of June, 2003, from Goerge Courtney, III and wife, Janet Courtney, recorded in the Register's Office for Carter County, Tennessee at Elizabethton, in Deed Book 478, Page 298, to which reference is here made.

Street Address: The street address of the property is believed to be 2205 Marion Drive, Johnson City, TN 37601, 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: 055N-A-017.00

Current owner(s) of Record: Christopher L. Craig

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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