

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 30, 2026, at or about 11:00 AM, local time, Outside the East Door of the Montgomery County Courthouse, 1 Millenium Plaza, Clarksville, TN 37040, pursuant to the Deed of Trust executed by Brian Terry and Emily Terry, husband and wife, to Tennessee Nations Title Agency, Inc., as Trustee for Mortgage Electronic Registration Systems, acting solely as nominee for BNC National Bank, it's successors and assigns dated July 14, 2022, and recorded in Book V2239, Page 1090, and modified in Book V2414 Page 2901 in the Register's Office for Montgomery County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Montgomery 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: Cavalry SPV I LLC, Monticello Homeowners Association, MONTICELLO HOMEOWNERS ASSOCIATION C/O BYERS & HARVEY, INCORPORATED

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

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

Land in Montgomery County, Tennessee, being Lot No. 18 on the Plan of Final Plat of Monticello, Section One of record in Plat Book 13, Page 950, Plat 950, replat in Plat Book E, Page 3 and replat in Plat Book F, Page 407, in the Register's Office for Montgomery County, Tennessee, to which plan reference is hereby made for a more complete description of the property.

Being the same property as conveyed to Brittany A. Dradley, an unmarried woman by Warranty Deed from Saadi Farooq and Syeda N. Naqvi, husband and wife dated 03/02/2019 recorded 04/12/2019 in Book 1874, Page 356, as Document Number 1203234, Register's Office for Montgomery County, Tennessee.

Being the same property conveyed to Brian Terry and Emily Terry, husband and wife, by deed from Brittany A. Bradley, an unmarried woman, dated 7/14/2022 in Volume 2239, Page 1086, Register's Office for Montgomery County, Tennessee.

Street Address: The street address of the property is believed to be 713 Courtland Avenue, Clarksville, TN 37043, 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: 040P-E-03400000040I

Current owner(s) of Record: Brian Terry and Emily Terry, husband and wife

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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