

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 27, 2026, at or about 11:00 AM, local time, at the north door of the Humphreys County Courthouse, 100 N Court Square, Waverly, TN 37185, pursuant to the Deed of Trust executed by Jason Clay Stafford, to Tonya Davidson Garner, as Trustee for CitiFinancial Services, Inc. dated March 15, 2007, and recorded in Book TD200, Page 2170, in the Register's Office for Humphreys County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Humphreys 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: MCLP Asset Company, Inc.

Other interested parties: TENNESSEE DEPARTMENT OF REVENUE

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

Legal Description: THE FOLLOWING DESCRIBED REAL PROPERTY, SITUATED, LYING AND BEING IN THE FIFTH CIVIL DISTRICT, COUNTY OF HUMPHREYS, STATE OF TENNESSEE, TO-WIT: THIS BEING A CERTAIN PARCEL OF LAND LYING AND BEING SITUATED IN THE FIFTH CIVIL DISTRICT OF HUMPHREYS COUNTY, TENNESSEE, ON THE WEST SIDE OF, AND ADJOINING WHAT IS KNOWN AS THE BAKERVILLE ROAD, APPROXIMATELY 8.5 MILES SOUTHWEST FROM WAVERLY, TENNESSEE, AND APPROXIMATELY 1,075 FT. SOUTH FROM THE INTERSECTION OF SAID ROAD WITH WHAT IS KNOWN AS THE BEECH CREEK ROAD, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN SET IN THE WEST RIGHT-OF-WAY OF THE BAKERVILLE ROAD, SAID POINT BEING THE SOUTHEAST CORNER TO THE MATTIE L. WORK PROPERTY; A DESCRIPTION OF SAID WORK PROPERTY BEING OF RECORD IN DEED BOOK 129, PAGE 752, REGISTER'S OFFICE OF HUMPHREYS COUNTY, TENNESSEE, AND ALSO BEING THE NORTHEAST CORNER TO THE HEREIN DESCRIBED PROPERTY; THENCE RUNS WITH THE WEST RIGHT-OF-WAY OF THE BAKERVILLE ROAD, SOUTH 16 DEG. 20 MIN. 45 SEC. WEST 125.00 FT. TO AN IRON PIN SET AT THE BASE OF A POWER POLE, SAID IRON PIN BEING THE SOUTHEAST CORNER TO THE HEREIN DESCRIBED PARCEL, AND ALSO BEING A CORNER TO THE JOHN GRIFF LUCAS PROPERTY; THENCE RUNS WITH THE LUCAS BOUNDARY, NORTH 74 DEG. 25 MIN. 20 SEC. WEST 341.96 FT. TO AN IRON PIN FOUND IN AN OLD ROCKPILE, ONE OF LUCAS' CORNERS, AND ALSO BEING THE SOUTHWEST CORNER TO THE HEREIN DESCRIBED PARCEL; THENCE RUNS WITH THE LUCAS BOUNDARY, NORTH 15 DEG. 00 MIN. 00 SEC. EAST 124.42 FT. TO AN IRON PIPE FOUND IN AN OLD ROCKPILE, SAID IRON PIN BEING THE SOUTHWEST CORNER TO THE MATTIE L. WORK PROPERTY; THENCE RUNS WITH WORKS SOUTH BOUNDARY, SOUTH 74 DEG. 31 MIN. 00 SEC. EAST, PASSING THROUGH THE CENTER OF A BORED WELL AT 333.69 FT., IN ALL 344.89 FT. TO THE POINT OF BEGINNING, CONTAINING AN AREA BY COMPUTATION OF 0.98 ACRE. SURVEY MADE ON OCTOBER 30, 1989 BY THOMAS C. WHITE AND ASSOCIATES, LAND SURVEYORS, WAVERLY, TENNESSEE, THOMAS C. WHITE, SURVEYOR, TENNESSEE REGISTRATION NO. 69. ALL BEARINGS ARE GIVEN IN REFERENCE TO MAGNETIC MERIDIAN IN RELATION TO THE BEARING OF RECORD FOR THE WEST BOUNDARY LINE OF THE HEREIN DESCRIBED PARCEL, ALL AS SHOWN ON THOMAS C. WHITE AND ASSOCIATES DRAWING NO. 865-12089. BEING THE SAME PROPERTY CONVEYED BY FEE SIMPLE DEED FROM BILLY W. FORRESTER AND RITA B. FORRESTER HUSBAND AND WIFE TO JASON CLAY STAFFORD, DATED 12/08/1989 RECORDED ON 12/11/1989 IN BOOK 153, PAGE 1148 IN HUMPHREYS COUNTY RECORDS, STATE OF TN.

Street Address: The street address of the property is believed to be 8401 Bakerville Road, Waverly, TN 37185, 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: 108-014.01

Current owner(s) of Record: Jason Clay Stafford

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. 17000282, OF THE REGISTER'S OFFICE OF HUMPHREYS 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.

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