SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 24, 2026, at or about 2:00 PM, local time, at the front door of the Jefferson County Court House, 202 West Main Street, Dandridge, TN 37725, pursuant to the Deed of Trust executed by Keith Ryan Humbard and Kimberly Leann Humbard, husband and wife, to Susan Voss, as Trustee for Regions Bank d/b/a Regions Mortgage dated November 22, 2013, and recorded in Book 1203, Page 192, in the Register's Office for Jefferson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Jefferson 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: Harpeth Financial Services, LLC d/b/a Advance Financial c/o The Hill Firm PLLC

The hereinafter described real property located in Jefferson 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 Fourth Civil District of Jefferson County, Tennessee, within the corporate limits of the Town of Jefferson City, and being more particularly described as follows:

BEING Lot No. 75-R of Resubdivision Lot 18, 33, 44, 45, 46 & 47, Meadow Spring Unit Two & Lot 75 & 76 Meadow Spring Unit Four, as shown by Plat of record in Plat Cabinet E, Slide 155, Register`s Office, Jefferson County, Tennessee, to which reference is here made for a full and complete description thereof.

BEING the same property conveyed to Keith R. Humbard and Kimberly Whetzel by quitclaim deed of Bridget L. Humbard dated August 15, 2006 and of record in Book 823, page 749 in the Register`s Office of Jefferson County, Tennessee. Reference is also made to Quitclaim Deed from Keith R. Humbard and Kimberly Whetzel Humbard to Keith Ryan Humbard and wife, Kimberly LeAnn Humbard of record in Record Book 1203, page 190 in said Register`s Office.

SUBJECT TO easements, building setback lines, etc., on the Plat of record in Plat Cabinet E, Slide 155, Register`s Office, Jefferson County, Tennessee.

SUBJECT TO Restrictive Covenants of record in Miscellaneous Book 93, page 192, Register`s Office, Jefferson County, Tennessee.

All mineral and mining rights have been heretofore conveyed to American Zinc Company by deed of record in Deed Book 162, page 277, Register`s Office, Jefferson County, Tennessee.

Street Address: The street address of the property is believed to be 425 Clearbrook Drive, Jefferson City, TN 37760, 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: 015P H 008.00

Current owner(s) of Record: Keith Ryan Humbard and Kimberly Leann Whetzel

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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