

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 17, 2026, at or about 12:00 PM, local time, at the front steps of the Houston County Courthouse, 4725 East Main Street, Erin, TN 37061, pursuant to the Deed of Trust executed by Michael Rickard and Trista Rickard, husband and wife, to Susan Voss, as Trustee for Regions Bank d/b/a Regions Mortgage dated May 17, 2019, and recorded in Book 103, Page 594, Instrument No.25094, in the Register's Office for Houston County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Houston 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

Other interested parties: None

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

Legal Description: Lying and being in the Second Civil District of Houston County, State of Tennessee and being more particularly described as follows:

Beginning at a fence corner in the Westerly margin of Midway Drive, said point being North 94.0 feet from the North margin of a paved county road; thence with said fence North 88 degrees 45 minutes West 100.0 feet to a fence corner in the Easterly margin of said paved county road; thence with said road margin North 01 degrees 15 minutes East 100.0 feet to a stake; thence South 88 degrees 45 minutes East 100.0 feet to a stake in the West Midway Drive South 01 degree 15 minutes West 100.0 feet to the point of beginning, containing one fourth acre, more or less.

Being the same property conveyed to Michael Rickard and Trista Rickard, husband and wife, by deed from Pamela C. Lowery, married, dated May 17, 2019 and of record in Record Book 103, Page 592, in the Register's Office of Houston County, Tennessee.

This property is subject to the right of way of Midway Drive and Midway Place.

Street Address: The street address of the property is believed to be 370 Midway Drive, Erin, TN 37061, 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: 029A-A-0089.00

Current owner(s) of Record: Michael Rickard and Trista Rickard

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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