

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 4, 2026, at or about 11:00 AM, local time, at the front entrance to the Chester County Courthouse, 133 East Main Street, Henderson, TN 38340, pursuant to the Deed of Trust executed by Tiffany Loraine Lott and Jason Lott, wife and husband, to Wilburn J. Evans, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for FirstBank dated January 31, 2020, and recorded in Book 455, Page 386, in the Register's Office for Chester County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Chester 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: FirstBank

Other interested parties: BancorpSouth

The hereinafter described real property located in Chester 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 located in the First (1st) Civil District of Chester County, Tennessee and more particularly bounded and described as follows, to-wit:

All that parcel of land in the City of Henderson, Chester County, State of Tennessee, being known and designated as beginning at an existing iron pin in the Eastern margin of the Hickory Corner Road, said pin located 25 feet from the centerline of said road and at Southwest corner of a tract now or formerly owned by Herman Rankin; runs thence South 30 degrees 13 minutes 38 seconds East with the Eastern margin of Hickory Corner Road a distance of 331.03 feet to an existing iron pin driven beside a triple pine tree; runs thence North 72 degrees 05 minutes 23 seconds East a distance of 244.11 feet to an existing iron pin (buried); thence North 00 degrees 34 minutes 22 seconds East a distance of 203.37 feet to an existing iron pin in the Southern margin of a public county road; runs thence North 88 degrees 54 minutes 57 seconds West a distance of 401.04 feet to the point of beginning, platted as aforesaid and containing 1.8423 acres as surveyed by Thomas L. Dean Associates on August 25, 1990. License Surveyor Number 287, 1207 Mifflin Road, Jackson, -38305. By Fee Simple Deed from David M. Brasfield to Danny F. Dailey and Sharon R. Dailey, husband and wife as set forth in Book 88 Bundle 37 dated 08/30/1990 and recorded 09/06/1990, Chester County Records, State of Tennessee.

Being that same property conveyed to Tiffany Loraine Lott and Jason Lott herein by Deed recorded in Record Book 455, Page 384, in the Register's Office of Chester County, Tennessee.

Street Address: The street address of the property is believed to be 5885 State Route 225, Henderson, TN 38340, 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: 081 033.02 000

Current owner(s) of Record: Tiffany Loraine Lott and Jason Lott

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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