SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 18, 2026, at or about 2:00 PM, local time, at the main entrance at North Main Street of the Cumberland County Courthouse, 2 North Main Street, Crossville, TN 38555, pursuant to the Deed of Trust executed by Billie J. Sharp, Jr. and Maria P. Dale, to Jack Ray, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Cumberland County Bank dated April 26, 2007, and recorded in Book 1262, Page 2446, Instrument Number 07385189, in the Register's Office for Cumberland County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Cumberland 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Billy Dale, Gary Wayne Sharp, Beverly Susan Smith, Cavalry SPV I, LLC as assignee of Bank of America/FIA Card Services, N.A.; Estate/Unknown Heirs of Maria Pauline Dale, Jimmy Dale, Christina Lowery; Estate/Unknown Heirs of Billie J. Sharp, Jr.

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

Legal Description: Land lying and being in the Second Civil District of Cumberland County, Tennessee and being described as follows: Being that tract or parcel of land known, numbered, and designated as Lot No. 42, as shown on Plat of Woodlands Subdivision of record in Plat Book 8, page 30, Register`s Office, Cumberland County, Tennessee. The previous and last being a Deed from Marilyn Snell to Billie J. Sharp, Jr. recorded in Book 1262, page 2444 ROCCT.

Street Address: The street address of the property is believed to be 776 Woodlands Circle, Crossville, TN 38571, 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: 076E C 008.00

Current owner(s) of Record: Maria Dale

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com