

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 5, 2026, at or about 2:00 PM, local time, at the main door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, pursuant to the Deed of Trust executed by DeShun C. Bowles, an unmarried person and Tepy Rath, an unmarried person, to Charles E. Tonkin, II, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Investors Group, its successors and assigns dated May 3, 2023, and recorded in Book 2992, Page 478, and at Instrument Number 23005296 in the Register's Office for Bradley County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bradley 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description:

A certain tract of parcel of land located in the Third Ward, City of Cleveland and the Fourth Civil District, Bradley County, State of Tennessee, described as follows, to wit:
A certain lot or parcel of land beginning at the Northeast corner of the Luther Ballew Lot on the East line of Forest Avenue, said corner being eighty-seven (87) feet North of the Northeast corner of the intersection of said Avenue and East 26th Street; and extending Northwardly along and fronting on Forest Avenue, Seventy-One (71) feet to the lot of R.W. Crawford, formerly Wagner or Casson; thence Eastwardly One Hundred Five (105) feet to the West line of AL. Crow land; thence Southwardly with said line Seventy-One (71) feet to the Northeast corner of the Ballew Lot; and thence Westwardly with the North line of the Ballew Lot One Hundred Five (105) feet to the point of BEGINNING. Being bounded on the West by Forest Avenue; on the North by R.W. Crawford; on the East by AL. Crow; and on the South by Luther Ballew.

SUBJECT TO Taxes or special assessments which are not shown as existing liens by the public records.

SUBJECT TO Any governmental zoning and/or subdivision ordinance or regulation in effect thereon.

SUBJECT TO Easement as set out in that instrument of record in Book 104, Page 531, in the Register's Office of Bradley County, Tennessee.

Being the same real estate conveyed to DeShun C. Bowles and Tepy Rath by Warranty Deed dated May 3, 2023 and recorded May 4, 2023 in Book 2992, Page 475, in the Register's Office of Bradley County, Tennessee.

Street Address: The street address of the property is believed to be 820 Lang Street Northeast, Cleveland, TN 37311, 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: 050P N 014.00

Current owner(s) of Record: DeShun C. Bowles, unmarried and Tepy Rath, unmarried, as Tenants with the Right to Survivorship, for and during the period of their natural lives, with the remainder over upon the death of either of

them unto the survivor

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. This sale is being conducted subject to the Deed of Trust recorded as Book 2944, Page 782 in the Office for the Bradley County Register of Deeds on September 26, 2022.

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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