

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 9, 2026, at or about 11:00 AM, local time, at the front door of the Marion County Courthouse, 1 Courthouse Square, Jasper, TN 37347, pursuant to the Deed of Trust executed by DALE E. SIMMONS AND MISTY G. SIMMONS, husband and wife, to Joseph B. Pitt, Jr., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quicken Loans Inc., its successors and assigns, dated January 24, 2017, recorded in Book 487, Page 1400, Instrument Number 17000476, and as corrected by Attorney's Affidavit recorded in Book 623, Page 93, Instrument No. 26007157, in the Register's Office for Marion County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Marion 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: Rocket Mortgage, LLC

Other interested parties: 1st Franklin Financial, Mariner Finance, LLC FKA Pioneer Credit Company, HARPETH FINANCIAL SERVICES LLC DBA ADVANCE FINANCIAL

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

Legal Description: THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE SECOND CIVIL DISTRICT OF MARION COUNTY, TENNESSEE, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

LOT EIGHT (8) OF HUNTER'S RIDGE SUBDIVISION AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 4, PAGE 1207, PREPARED BY OVILEE F. DANCY, TENNESSEE REGISTERED SURVEYOR NUMBER 1602, REVISED 9/27/2004, DRAWING NO. 6425-04 SUB. LOT 8 CONSISTS OF 0.97 ACRES.

EXCEPTIONS:

1. Subject to setbacks and exceptions noted on Plat Book 4, Page 1207.
2. Subject to Restrictive Covenants of record in Deed Book 348, Page 550, Register's Office of Marion County, Tennessee.
3. Subject to mineral reservations set out in Special Warranty Deed of record in Volume 104, Page 451, Register's Office of Marion County, Tennessee.

The property address and tax parcel identification number listed are provided for informational purposes. Being the same property conveyed to Dale E. Simmons and wife, Misty G. Simmons, by deed dated May 11, 2007, of record in Deed Book 387, Page 783, in the County Clerk's Office.

Street Address: The street address of the property is believed to be 535 Upper Firetower Road, Sequatchie, TN 37374, 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: 060-010.08

Current owner(s) of Record: DALE E. SIMMONS AND MISTY G. SIMMONS

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.

The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof. 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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