

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 7, 2026, at or about 12:00 PM, local time, at the Warren County Courthouse, 111 South Court Square, McMinnville, TN 37110, pursuant to the Deed of Trust executed by Richard Arlen Thomas and wife, Gloria J. Thomas, their heirs and assigns, to Arnold M. Weiss, Esq., as Trustee for Wells Fargo Bank, N.A. dated January 10, 2009, and recorded in Record Book 230, Page 802, and at Instrument Number 94075 and modified in Record Book 383, Page 23, in the Register's Office for Warren County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Warren 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: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2020-1

Other interested parties: Charles Mount, Trustee; Brothers Bonding; SERVPRO of Coffee/Franklin/Warren; Tennessee Credit Company; Gloria J Blades fka Gloria J. Thomas

The hereinafter described real property located in Warren 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 property:

Situated and lying in the First Civil District of Warren County, Tennessee, and being more particularly described as follows:

Lot 2 in Block 3 of the Addition No. 3 as revised of the Oak Hill Subdivision as shown by plat of record in Plat Book 6, Page 256 in the Register's Office of Warren County, Tennessee, to which reference is here made for a more complete description. Also a tract beginning on a stake in the southeast corner of Lot 2, thence northwardly with the east line of Lot 2 181 feet to a stake; thence Eastwardly 20 feet to a stake; thence Southwardly with the line of George Glenn approximately 181 feet to the beginning, being a triangular strip of land on the west portion of Lot 3 of the above described subdivision. This land is subject to all restrictions set out in Deed Book 143, Page 319, which are incorporated hereby by reference.

Being the same parcel conveyed to Richard Arlen Thomas and Gloria J. Thomas from Carol Scott, by virtue of a deed dated 11/14/2005, recorded 11/18/2005, in Deed Book 144, Page 310, as Instrument No. 67739 County of Warren, State of Tennessee.

Street Address: The street address of the property is believed to be 202 Westbrook Lane, McMinnville, TN 37110, 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: 059O-G-002.00-000

Current owner(s) of Record: Richard Arlen Thomas

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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