

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 21, 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 Jerome Alexander Schoenborn, single, to Cleveland Abstract & Title Insurance, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for CMG Mortgage, Inc. dba CMG Home Loans, its successors and assigns dated March 18, 2025, and recorded in Book 3150, Page 97, Instrument Number 25003172, 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: CMG Mortgage, Inc.

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: Located in the Second Civil District of Bradley County, Tennessee, to-wit:

Being all of Lot 9 of the property of J. B. Caywood Property subdivided for auction, a plat of which is recorded in Plat Book 2, Page 172 to which reference is herein made for a more specific description.

Being the same property conveyed by warranty deed from Ronald D. Bullard and wife, Tonnia Bullard, to Diane M. Loomis, unmarried and Claire R. Waters, married as recorded on 06/24/2021 in Book 2809, Page 78 in the Register's Office of Bradley County, Tennessee. See Warranty Deed from Diane Loomis Slatton (f/k/a Diane M. Loomis) and husband, Claire R. Waters to Michelle Lea Hayes, unmarried as recorded on February 10, 2023 in Book 2973 at Page 744 in the Official Records of the Bradley County Recording Office. See also warranty deed to Jerome Alexander Schoenborn, unmarried, as recorded in Book 3150, page 94, Register's Office of Bradley County, Tennessee.

Subject to easements, setbacks, requirements and conditions as set out on plat of record in Plat Book 2, page 172, in the Register's Office of Bradley County, Tennessee.

Subject to the Covenants, Conditions and Restrictions recorded in Book 106, page 83 and in deed recorded in Book 178, page 389 in the official records of the Bradley County Register of Deeds.

Subject to any applicable governmental zoning ordinances or subdivision regulations in effect thereon.

Street Address: The street address of the property is believed to be 5089 Old Georgetown Trail Northwest, Cleveland, TN 37312, 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: 026N-D-007.00

Current owner(s) of Record: Jerome Alexander Schoenborn

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.

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

AUDIT
TRAIL
COVERSHEET