SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 17, 2026, at or about 11:00 AM, local time, in the Auction.com Room at the DoubleTree by Hilton Murfreesboro, 1850 Old Fort Parkway, Murfreesboro, TN 37129, pursuant to the Deed of Trust executed by Melissa Surgener, a single woman, to National Registered Agents, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Nationstar Mortgage LLC D/B/A Mr. Cooper, its successors and assigns, dated September 3, 2019, and recorded in Book 1811, Page 3593, Instrument Number 2227865, as modified at Instrument Numbers 2439568, and 2601906, in the Register's Office for Rutherford County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Rutherford 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: Lakeview Loan Servicing, LLC

Other interested parties: First State Finance- Glenbrook; Secretary of the U.S. Department of Housing and Urban Development; TD Bank USA, N.A. As Successor In Interest To Target National Bank; Richard Smith; LVNV Funding LLC; First State Finance, Inc.; Matthew T. Surgener

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

Legal Description: The land hereinafter referred to is situated in the City of La Vergne, County of Rutherford, State of TN, and is described as follows:

All of Lot No. 15 on the Plan of Final Plat, Section Two, Chaney Woods, of record in Plat Book 19, Page 15, Register`s Office for Rutherford County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed from Kelly Biers, Trustee to Melissa Surgener, a single woman by deed dated May 8, 2018 and recorded May 14, 2018 in Instrument No. 2145849 in Book 1673 Pages 3632 of Official Records.

Street Address: The street address of the property is believed to be 828 Chaney Woods Drive, La Vergne, TN 37086, 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: 028 A B 034 00 000

Current owner(s) of Record: Melissa Surgener

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.

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