IN THE CHANCERY COURT
FOR POLK COUNTY, TENNESSEE
AT BENTON

PLANET HOME LENDING, LLC, Plaintiff,

VS CASE NO. 2026-CV-3

JOSHUA LEE BEADNELL, KRISTIN NICOLE BOLTON, AND THE UNITED STATE OF AMERICA, Defendants

NOTICE OF JUDICIAL FORECLOSURE SALE

In accordance with the Order of this Court entered on October 7, 2026 authorizing the foreclosure and sale of the subject property located at 243 Crowe Hill Circle, Benton, Tennessee 37307 (Map/Parcel 036B-B-006.00), and pursuant to the Deed of Trust executed by Joshua Lee Beadnell, an unmarried man, and Kristin Nicole Bolton, an unmarried woman, to Bridget Willhite, as Trustee for Mortgage Electronic Registration Systems Inc., as beneficiary, as nominee for CapStar Bank, its successors and assigns, dated December 10, 2021, and recorded at Instrument No. 21003569 on December 13, 2021, in the Register's Office for Polk County, Tennessee, the following described property has been ordered sold by judicial foreclosure:

Located in the First Civil District of Polk County, Tennessee: Lot Nineteen (19), Crowe Hills, as shown by plat of record in Plat Book 2, Page 61, in the Register's Office of Polk County, Tennessee.

Being part of the same property conveyed to Donny Stafford and wife, Angela Stafford by Warranty Deed from Hank W. Wilson dated May 30, 2013 and recorded in Book 280, Page 383, in the Register's Office of Polk County, Tennessee. Legal description taken from prior deed.

Subject to Restrictions recorded in Misc. Book 31, Page 434, in the Register's Office of Polk County, Tennessee. Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon. Subject to protective covenants for Crowe Hill Subdivision as set out in Misc. Book 31, Page 434, in said Register's Office. Subject to all rights of way, easements, conditions, restrictions, limitations and notations as shown on plat of Crowe Hill Subdivision, Plat Book 2, Page 61, in said Register's Office.

The Special Commissioner will sell the property for Judicial Foreclosure by public auction on **Friday, December 18, 2026, at 10:00 a.m. in Courtroom 1 at the Polk County Justice Center**, 161 Industrial Access Circle, Benton, Tennessee. Advertisement for the sale will be published in the Polk County News, and online at CapitalCityPostings.com. Notification of the sale will be sent to an email distribution list, and a paper copy of the advertisement may be sent to a mailing list, both maintained by the Clerk and Master. Other means of advertising available to the Clerk and Master may be utilized for this sale.

The following parties are identified by the Plaintiff and the Plaintiff's counsel as having, or as potentially having, an interest in the above-described property, and the Special Commissioner shall provide notice according to law to:

- Current Occupant(s): 243 Crowe Hill Circle, Benton, TN 37307
- Assistant United States Attorney (Robert C. McConkey, III, Esq. and Dylan P. Fink, Esq.): 800 Market Street, Suite 211, Knoxville, TN 37902 Robert.McConkey@usdoj.gov, Dylan.Fink@usdoj.gov
- Midland Credit Management, Inc. c/o Registered Agent: 5100 Poplar Avenue, Ste 2000, Memphis, TN 38137-2000
- Planet Home Lending, LLC, c/o Bonnie Culp, Esq and Zachary Johnson, Esq.: 5100 Poplar Avenue, Suite 2208, Memphis, TN 38137-2208

TERMS OF SALE: The property will be sold to the highest and best bidder for cash or certified funds. (Certified funds shall be cashier's check or personal check with bank letter or guaranty.) The successful bidder shall pay ten percent (10%) of the purchase price the day of the sale, with the balance due at closing, payable to the Clerk and Master. Plaintiff shall be permitted to credit bid up to the full amount of its indebtedness, together with all allowable fees, costs, and expenses.

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 any right of redemption of a governmental agency, state or federal, under 26 U.S.C.

§7425(d)(1), if applicable; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims, and other matters that may have priority over the Deed of Trust being foreclosed or that are not extinguished by this judicial foreclosure sale.

THE PROPERTY IS SOLD "AS IS" WITHOUT ANY REPESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT, OR 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 Special Commissioner.

This property is being sold with the express reservation that the sale is subject to confirmation by the Polk County Chancery Court in Benton, Tennessee.

Pursuant to Tenn. Code Ann. § 35-5-104, a copy of this notice has been mailed to all parties entitled to notice.

In compliance with Tenn. Code Ann. § 35-5-101(a)(2) and 35-5-104(a)(7), this Notice shall be published for two (2) consecutive weeks in the Polk County News, and posted online for twenty (20) consecutive days by Capital City Postings at CapitalCityPostings,com.

This the 19th day of November, 2026.

Kimberly A. Ingram

Kimberly A. Ingram
Clerk and Master / Special Commissioner
P.O. Box 689
Benton, Tennessee 37307
(423) 338-4522