

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 21, 2026, at or about 10:00 AM, local time, at the east door of the Rutherford County Courthouse, S Public Square North, Murfreesboro, TN 37130, pursuant to the Deed of Trust executed by Chanz M. Farmer, unmarried man, to FIDELITY NATIONAL TITLE, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Planet Home Lending, LLC, its successors and assigns dated June 22, 2022, and recorded in Book 2257, Page 2207, Instrument Number 2449660, 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: Planet Home Lending, LLC

Other interested parties: Cross River Bank and its successors and assigns c/o Marlette Servicing, LLC; Rutherford County and the City of Eagleville, Tennessee; Heritage Valley East Homeowner's Association

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: That certain property located and situated in Rutherford County, Tennessee, and more particularly described as follows:

Land in Rutherford County, Tennessee, being Lot No. 92, on the Final Plat, Section One of Addition to Heritage Valley East, of record in Plat Book 17, page 85, of the Register's Office of Rutherford County, Tennessee, to which reference is made for a more complete description.

This conveyance is subject to any and all matters of record affecting the subject property and as shown on plat of record in Plat Book 17, page 85, Register's Office of Rutherford County, Tennessee.

The last deed of record is a Warranty Deed recorded 04/28/2008 in Record Book 838, Page 3071, in the Register's Office for Rutherford County, TN.

Street Address: The street address of the property is believed to be 318 Valley Forge Court, 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: 014N- E-023.00-000

Current owner(s) of Record: Chanz M. Farmer

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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