

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 22, 2026, at or about 11:00 AM, local time, at the main entrance of the Carter County Courthouse, 801 East Elk Avenue, Elizabethton, TN 37643, pursuant to the Deed of Trust executed by Robert E Platts, Single Man, to Scott R. Valby, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns, dated August 14, 2023, and recorded in Book 535, Page 52, Instrument Number 23004631, in the Register's Office for Carter County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Carter 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: None

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

Legal Description: SITUATE, lying and being in the 8th Civil District of Carter County, Tennessee and being more particularly described as follows, to-wit:

TAX MAP 35, PARCEL 48.00

BEGINNING at an iron pin (a new agreed upon corner between William Hitchcock and McClure); thence down the new agreed upon line between Hitchcock and McClure North 83 deg. West a distance of 143.0 ft. to a stake in the center line of a large drainage ditch; thence down the center line of the drain ditch South 12 deg. West a distance of 155.0 ft. to a stake in the North right of way line of State Highway No. 91; thence along the North right of way line of State Highway No. 91, North 81 deg. East a distance of 84.0 ft. to a stake (cord measure); thence continuing along the North right of way line of State Highway No. 91, North 79 deg. East a distance of 134.0 ft. (cord measure) to an iron pin in the West line of a 20 ft. entrance road, North 18 deg. West a distance of 31.0 ft. to an iron pin; thence North 38 deg. West 58.0 ft. to the point of BEGINNING; said tract containing .48 acre, plus or minus.

LESS AND EXCEPTING property conveyed to Department of Transportation of record in Deed Book 464, page 746, in the Register's Office for Carter County, Tennessee.

BEING the same property conveyed to Darrell Leonard Rodabaugh and Stephanie Lynn McGrath by warranty deed of Elizabeth Kay Cox, St. Jude Children's Research Hospital and erroneously referred to as St. Jude's Children's Research Hospital and Feed the Children, dated April 5, 2023 and of record in Book 521, Page 790, Register's Office, Carter County, Tennessee. Reference is further made to Scrivener's Affidavit of Correction of record in Book 521, Page 809, Register's Office, Carter County, Tennessee.

BEING the same property conveyed to Robert E Platts from Darrell Leonard Rodabaugh and Stephanie Lynn McGrath by Warranty Deed dated April 14, 2023 and of record in Book 535, Page 49, Register's Office, Carter County, Tennessee.

Street Address: The street address of the property is believed to be 103 Old Stoney Loop, Elizabethton, TN 37643, 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: 035 04800 000

Current owner(s) of Record: Robert E Platts

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](http://CapitalCityPostings.com).**

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