

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 3, 2026, at or about 1:00 PM, local time, at the Marshall County Courthouse, Lewisburg, TN 37091, pursuant to the Deed of Trust executed by Matthew Sparks and Samantha Sparks, Husband and Wife, to Scott R. Valby, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Neighbors Bank, its successors and assigns, dated May 17, 2023, and recorded in Book 884, Page 2699, Instrument Number 243442 in the Register's Office for Marshall County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Marshall 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: NewRez LLC

Other interested parties: None

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

Legal Description: Land in Marshall County, Tennessee, being Lot No. 55 on the plan of Castano Park Subdivision, of record in Plat Cabinet A, Slide 43, (formerly Book G-5, page 3), Register's Office for Marshall County, Tennessee, to which plan reference is here made for a more complete description.

Being the same property conveyed to Roy B. O'Neal and wife, Gayle O'Neal by deed from James Thomas Lentz and wife, Carmen Lentz, dated November 27, 1973, recorded in Record Book 48, page 1000, Register's Office, Marshall County, Tennessee.

Being the same property conveyed to FairOfferCashNow, Inc., a Tennessee Corporation by Deed dated November 1, 2022 from Roy B. O'Neal and Gail O'Neal (erroneously referred to as Gayle O'Neal in the prior deed), a married couple, recorded November 3, 2022, in Book 879, Page 826, in the Official Records of Marshall County, Tennessee.

Being the same property conveyed to Matthew Sparks and Samantha Sparks, husband and wife by Warranty Deed dated May 17, 2023 from FairOfferCashNow, Inc., a Tennessee Corporation of record in Book 884, Page 2695 in the Register's Office for Marshall County, Tennessee.

Street Address: The street address of the property is believed to be 1130 Mecanico Trail, Lewisburg, TN 37091, 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: 071P A 048.00 000

Current owner(s) of Record: Matthew Sparks, and Samantha Sparks

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. This sale is being conducted subject to the Deed of Trust recorded as Book 882, Page 646 in the Office for the Marshall County Register of Deeds on February 23, 2023.

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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