

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 1, 2026, at or about 11:00 AM, local time, at the west door of the Polk County Courthouse, 6239 Hwy 411, Benton, TN 37307, pursuant to the Deed of Trust executed by Kari L. Stafford, a single person, to Arnold M. Weiss, Esq., as Trustee for Wells Fargo Bank, N.A. dated December 30, 2014, and recorded in Book TD461, Page 209, Instrument Number 14002430, and as modified at Instrument Number 16002650, in the Register's Office for Polk County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Polk 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 d/b/a Shellpoint Mortgage Servicing

Other interested parties: CLEVELAND TENNESSEE HOSPITAL COMPANY, LLC dba TENNOVA HEALTHCARE CLEVELAND, Crye-Leike South, Inc., BARCLAYS BANK DELAWARE, VOLUNTEER ENERGY COOPERATIVE

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

Legal Description: All that tract or parcel of land lying and being in the First Civil District, Polk County, Tennessee, being Lot Thirty (30), Ocoee Riverside Subdivision, as shown by plat recorded in Plat Book 8, Page 291, in the Register's Office of Polk County, Tennessee.

Being the same property conveyed by Warranty Deed recorded in Deed Book 288, Page 147, in the Register's Office of Polk County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Restrictions of record in Misc. Book 96, Page 433, in the Register's Office of Polk County, Tennessee, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

Thirty (30) foot front building setback as shown or specified by dotted lines on the recorded plat.

Conditions, Restrictions, Reservations, Limitations, Easements, Stipulations, Notes, etc., as set out on the recorded plat.

Any governmental zoning and subdivision ordinances or regulations in effect thereon.

Street Address: The street address of the property is believed to be 196 Riverside Drive, Benton, TN 37307, 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: 045J A 030.00

Current owner(s) of Record: Kari L. Stafford

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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