

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 front entrance to the Chester County Courthouse, 133 East Main Street, Henderson, TN 38340, pursuant to the Deed of Trust executed by Carter Scales and Greta Fay Scales, husband and wife, to Atty Arnold M. Weiss, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Homecomings Financial Network, Inc., its successors and assigns, dated June 23, 2005, and recorded in Book 270, Page 408, Instrument Number 22876, in the Register's Office for Chester County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Chester 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: MCLP Asset Company, Inc.

Other interested parties: None

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

Legal Description: TRACT I: BEGINNING at a stake in the eastern margin of North Franklin Avenue at a point located 20 feet east, from the center of the same at the northwest corner of Sadie Jackson; runs thence with the northern boundary line of Sadie Jackson north 57 degrees and 53 minutes east 120 feet to a stake in the western line of McHaney; runs thence north 37 degrees and 30 minutes west 74 feet to a stake at the southwest corner of a lot conveyed to Paulette Trice by Charles McCall and wife, Martha McCall on March 17, 1973; runs thence with the southern line of said Trice south 57 degrees and 53 minutes west 120 feet to a stake in the eastern margin of said North Franklin Avenue at a point located 20 feet east of the center line of the same; runs thence with the eastern margin of North Franklin Avenue south 37 degrees and 30 minutes east 74 feet to the Point of Beginning. (Legal description taken from prior deed.)

This being the same property conveyed to Carter E. and Greta F. Scales by deed of record in Deed Book 84, at Page 204, in the Register's Office of Chester County, Tennessee.

TRACT II: BEING a portion of the Odessie McHaney lot located on 318 N. Franklin Street, being the portion that begins at a point in the corner of the Northwest portion of the Scales tract; runs thence North approximately 120 feet to the M & R.R. right of way; thence East with the line of the M & R.R. right of way approximately 74 feet; thence turning South and running a distance of approximately 120 feet to the Northeast corner of the Scales tract; thence West along the Scales tract approximately 74 feet to the point of beginning. (Legal description taken from prior deed.)

Being the same real estate conveyed to Carter Scales and wife, Greta Fay Scales by deed of record in Deed Book 88, page 118, in the Register's Office of Chester County, Tennessee.

Street Address: The street address of the property is believed to be 306 North Franklin Avenue, Henderson, TN 38340, 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(s): 06 033N E 033N 002.01 and 06 033N E 033N 003.01

Current owner(s) of Record: Carter Scales and Greta F. Scales

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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