

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 29, 2026, at or about 11:00 AM, local time, the south side of the Maury County Courthouse, 41 Public Square, Columbia, TN 38401, pursuant to the Deed of Trust executed by Charles H. Vernon and Samantha L. Vernon, husband and wife, to Middle Tennessee Law Group, PLLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Consumer First Mortgage, Inc., its successors and assigns, dated February 12, 2020, and recorded in Book R2613, Page 1386, Instrument Number 20002724, in the Register's Office for Maury County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Maury 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: Samantha L. Vernon

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

Legal Description: Located in the Eighth (8th) Civil District of Maury County, Tennessee and being more particularly described as follows, to-wit:

Beginning at a post in the West margin of Woolard Road, thence South 74 degrees 30 minutes West 373.10 feet to an iron pin; thence with the West boundary of Robert Burns South 1 degree 11 minutes West 494 feet to a post in the boundary of William Hatley; thence with Hatley South 89 degrees 33 minutes West 22.6 feet to a post in the Northeast boundary of Buddy Burns; thence with the boundary of Burns North 49 degrees West 260.2 feet to a 12-inch elm; thence with said boundary North 45 degrees West 175 feet to a metal corner post; thence with the Southeast boundary of John F. Beard North 45 degrees 50 minutes East 274 feet to a 36-inch sugar tree; thence North 81 degrees 40 minutes East 125.5 feet to an iron pin; thence North 86 degrees 22 minutes East 30 feet to an iron pin; thence North 74 degrees 30 minutes East to the West margin of Woolard Road 369.10 feet; thence with the West margin of said road South 33 degrees 15 minutes East 13.12 feet to the point of beginning. Being 2.5 acres according to survey of John J. Harris, dated January 13, 1971.

Being the same property conveyed to Samantha L. Vernon and husband, Charles H. Vernon, by deed of record in Book R2271, Page 646, Register's Office of Maury County, Tennessee.

Being also known as 3313 Woolard Road, Santa Fe, Tennessee 38482.

Map 016, Parcel 058.00

Street Address: The street address of the property is believed to be 3313 Woolard Road, Santa Fe, TN 38482, 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: 016-058.00-000

Current owner(s) of Record: Charles H. Vernon

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com