

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on June 18, 2026, at or about 2:00PM, local time, at the main entrance of the Hawkins County Courthouse, 100 East Main Street, Rogersville, TN 37857, pursuant to the Deed of Trust executed by CASEY JOANN COHER, UNMARRIED, AS TO AN UNDIVIDED ONE-HALF INTEREST AND JOSHUA SPRIGGS, MARRIED, AS TO AN UNDIVIDED ONE-HALF INTEREST, to Ideal Title LLC, as Trustee for THE HELOC COMPANY LLC dated September 8, 2025, and recorded in Book 1612, Page 615, and at Instrument Number 25005667 in the Register's Office for Hawkins County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hawkins 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: 1900 Capital Trust II, BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE

Other interested parties: Jefferson Capital Systems LLC, as successor in interest to "Fingerhut Direct Marketing"

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

Legal Description: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF HAWKINS, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS:

SITUATED IN DISTRICT NO. FOUR (4) OF HAWKINS COUNTY, TENNESSEE, NORTH OF U. S. HIGHWAY 11-W (LEE HIGHWAY), WITHIN THE CORPORATE LIMITS OF THE TOWN OF ROGERSVILLE, AND BEING LOT NO. 9 OF THE SUBDIVISION OF THE LAWSON-ROSS PROPERTY, AS SHOWN BY MAP OR PLAT OF R. L. BLOOMER, ENGINEER, DATED SEPTEMBER 29, 1943, AND OF RECORD IN THE REGISTER'S OFFICE FOR HAWKINS COUNTY, TENNESSEE, IN MAP BOOK 2, PAGE 123, TO WHICH REFERENCE IS- HEREBY MADE, AND BEGINNING AT A POINT IN THE WESTERLY EDGE OF A 20-FOOT STREET, CORNER TO LOT NO. 8; THENCE NORTHERLY WITH SAID STREET 70 FEET TO A POINT CORNER TO LOT NO. 10 IN SAID SUBDIVISION; THENCE WESTERLY WITH THE LINE OF LOT NO. 10 A DISTANCE OF 224 FEET TO A POINT, CORNER TO LOTS NO. 10, 14 AND 15 IN SAID SUBDIVISION; THENCE SOUTHERLY WITH THE LINE OF LOT NO. 14, A DISTANCE OF 70 FEET TO A POINT, CORNER TO LOTS 8, 13 AND 14; THENCE EASTERLY WITH THE LINE OF LOT NO. 8 A DISTANCE OF 217 FEET TO THE EDGE OF A 20-FOOT STREET TO THE POINT OF BEGINNING, AND BEING THE SAME PREMISES CONVEYED TO CURTIS H. SPRIGGS (DECEASED) AND WIFE, CLEO SPRIGGS BY DEED OF LAWRENCE W. MULLINS AND WIFE, BETTY MULLINS, DATED DECEMBER 29, 1964, RECORDED IN DEED BOOK 140, PAGE 397, IN THE REGISTER'S OFFICE FOR HAWKINS COUNTY, TENNESSEE.

The instrument constituting the source of the Borrower's interest in the foregoing described property was a Affidavit recorded in Book: 1450 Page: 841-843 Instrument: 22001788 in the Register's Office of Hawkins County, Tennessee.

Street Address: The street address of the property is believed to be 106 Brewer Street, Rogersville, TN 37857, 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: 100N B 004.00

Current owner(s) of Record: Casey Coher aka Casey JoAnn Coher and Joshua Spriggs aka Joshua Curtis Spriggs

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.

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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