

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 26, 2026, at or about 2:00 PM, local time, at the front door of the Jefferson County Courthouse, 202 West Main Street, Dandridge, TN 37725, pursuant to the Deed of Trust executed by Scott Andrew Cain II and Robbin M. Cain, Husband and Wife, to FMLS, Inc., as Trustee for Regions Bank dba Regions Mortgage dated May 26, 2011, and recorded in Book 1082, Page 374, Instrument Number 11003221, and as modified at Instrument Number 13001328 in the Register's Office for Jefferson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Jefferson 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: REGIONS

Other interested parties: Credit Acceptance Corp., Westside Chapel Funeral Home

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

Legal Description: SITUATED in the Fourth (4th) Civil District of Jefferson County, Tennessee, and being within the corporate limits of the town of Jefferson City, Tennessee:

BEING Lot No. Fifteen (15) of the Subdivision of HUGH T. SWANN PROPERTY, as shown by plat of record in Plat Cabinet A, Slide 94, of the Register of Deeds Office for Jefferson County, Tennessee, to which plat reference is here made for a more particular description.

Being the same property conveyed to Scott Andrew Cain II and wife, Robbin M. Cain by Warranty Deed from Thomas E. Daniel, unmarried dated 5/26/2011 of record in Book 1082, 372 in the Register's Office for Jefferson County, Tennessee,

Subject to all matters shown on the plat of record in Cabinet A, Slide 94, Register's Office. Jefferson County, Tennessee, including, but not limited to, roadways, rights-of-ways, easements, utilities, set-backs, health department limitations and regulations, restrictions, etc.

Subject to restrictive covenants of record in Misc. Book 5, Page 542 and amended in Misc. Book 8, page 222, Register's Office, Jefferson County, Tennessee.

Tax ID: 024PA-006

FOR INFORMATIONAL PURPOSES ONLY

Property Address: 411 Kildare Drive, Jefferson City, TN 37760

The above legal description is the same as the last Deed of record, no boundary survey having been made at the time of this conveyance.

This conveyance is made subject to all applicable restrictions, easements, building setback lines and conditions of record in said Register's Office for Jefferson County, Tennessee.

Street Address: The street address of the property is believed to be 411 Kildare Drive, Jefferson City, TN 37760, 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: 024P A 006.00

Current owner(s) of Record: Scott Andrew Cain II and Robbin M Cain

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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