

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 30, 2026, at or about 11:00 AM, local time, at the north entrance to the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by Mary J Day, single woman, to Byrd & Byrd, P.L.L.C, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Bank of England, its successors and assigns, dated March 7, 2022, and recorded in Book T2189, Page 1026-1037, Instrument Number 22003100, in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: Bank of England Mortgage

Other interested parties: Federal Home Loan Bank

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

Legal Description: Beginning at a capped iron pin set on the south margin of Duncan Lane (30 feet from centerline at right angles) located North 87 degrees 24 minutes 13 seconds West a distance of 564.70 feet; thence North 88 degrees 12 minutes 10 seconds West a distance of 329.79 feet from the northwest corner of a lot owned by Delton Smith (Deed Book 388, Page 117) as measured along the south margin of Duncan Lane; thence with a new line through the Bernice Bond Estate (Deed Book 438, Page 644) South 1 degree 47 minutes 50 seconds West a distance of 217.80 feet to a capped iron pin set in the north line of a tract owned by Tucker Reid (Deed Book 595, Page 784); thence with the north line of the Reid tract North 88 degrees 12 minutes 10 seconds West a distance of 200.21 feet to a capped iron pin set at an interior corner of the Reid tract; thence with Reid's line North 1 degree 47 minutes 50 seconds East a distance of 217.80 feet to a capped iron pin set on the south margin of Duncan Lane; thence with the south margin of Duncan Lane South 88 degrees 12 minutes 10 seconds East a distance of 200.21 feet to the point of beginning. Containing 1.0 acre. The above lot is to be Final Platted in accordance with the regulations of the Jackson Madison County Regional Planning Commission.

Being the same property conveyed to Mary J. Day by deed recorded in Deed Book D769 Page 1159, in the Register's Office of Madison County, Tennessee.

Street Address: The street address of the property is believed to be 671 Duncan Lane, Mercer, TN 38392, 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: 116 001.06

Current owner(s) of Record: Mary J Day

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.

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