

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 19, 2026, at or about 11:00 AM, local time, outside the east door, of the Montgomery County Courthouse, 1 Millennium Plaza, Clarksville, TN 37040, pursuant to the Deed of Trust executed by Christa McDaniel and Robert McDaniel, wife and husband, to Fidelity National Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Planet Home Lending, LLC, its successors and assigns, dated February 21, 2024, and recorded in Volume 2356, Page 2883, in the Register's Office for Montgomery County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Montgomery 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: A certain tract or parcel of land in Montgomery County, State of Tennessee, described as follows, to-wit:

Situated in the 6th Civil District of Montgomery County, Tennessee:

Lot 175, Section 1, Sugartree as shown by plat of record in Plat Book 13, page 841, plat 841 in the Registers Office for Montgomery County, Tennessee, and being more particularly described as follows:

Beginning at a found iron pin in the northerly right of way line of Holly Rock Court, a 50 foot public right of way, said iron pin being located south 12 degrees 53 minutes 33 seconds east 142.10 feet more or less, to the intersection of the center lines of Holly Rock Drive and Holly Rock Court; thence leaving the northerly right of way line of Holly Rock Court and running north 66 degrees 15 minutes 43 seconds west 135.27 feet to a found iron pin; thence north 44 degrees 33 minutes 37 seconds east 104.11 feet to a found iron pin; thence north 38 degrees 16 minutes 07 seconds east 62.64 feet to a found iron pin; thence south 17 degrees 16 minutes 22 seconds east 151.44 feet to a found iron pin in the northerly right of way line of Holly Rock Court; thence on a curve to the left with the northerly right of way line of Holly Rock Court with a delta of 55 degrees 48 minutes 57 seconds a radius of 50.00 feet a tangent of 26.48 feet and a length of 48.71 feet for a distance of 48.71 feet to the point of beginning according to a loan closing survey for Efrem A. Terrell and wife, Linda J. Futrell-Terrell by Billy Ray Suiter, Tennessee Registered Land Surveyor No. 1837, David B. Smith Engineering, P.O. Box 949, Clarksville, TN 37041, dated October 7, 1999.

Being the same premises conveyed by deed dated 5/17/2023 and recorded 05/22/2023 in Book 2299, Page 1921 or Document No. 1423769 in the Tennessee, Montgomery county records.

Street Address: The street address of the property is believed to be 1044 Holly Rock Court, Clarksville, TN 37040, 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: 031N D 01700 000

Current owner(s) of Record: Christa McDaniel and Robert McDaniel

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.

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