

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 28, 2026, at or about 1:00 PM, local time, at the Polk County Courthouse, 6239 Hwy 411, Benton, TN 37307, pursuant to the Deed of Trust executed by KAREN LYNN IRWIN AND AUSTIN WESLEY IRWIN, WIFE AND HUSBAND, to KATHRYN L. HARRIS, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Community Mortgage Corporation, its successors and assigns, dated July 29, 2022, and recorded in Book TD565, Page 140, in the Register's Office for Polk County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Polk 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 Polk County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: LYING AND BEING situated in the First Civil District of Polk County, Tennessee, and being more particularly described as follows: BEING LOT THIRTEEN (13) of LIFESTYLE HEIGHTS, PHASE 1 as shown by plat of record in Plat Book 9, Page 114, Register's Office of Polk County, Tennessee.

BEING the same property conveyed to Karen Lynn Irwin and Austin Wesley Irwin by Warranty Deed from Anthony D. Burch and wife, Melissa C. Burch dated July 29, 2022 and recorded simultaneously herewith the Register's Office, Polk County, Tennessee.

SUBJECT TO Any governmental zoning and/or subdivision ordinance or regulation in effect thereon. SUBJECT TO Restrictions for Lifestyle Heights, Phase 1 as recorded in Misc. Book 113, Page 324, Register's Office, Polk County, Tennessee. SUBJECT TO Five (5) foot drainage and utility easement on interior lot lines as noted on recorded plat. SUBJECT TO Ten (10) foot drainage and utility easement on outside boundary lot lines as noted on recorded plat. SUBJECT TO Twenty (20) foot drainage and utility easement along public roads as noted on recorded plat. SUBJECT TO Building setback lines as shown on recorded plat.

Included to-wit is a 2015 66x62 Giles Blazer 62 Manufactured Home with Serial #SGI014801TN-AB

Street Address: The street address of the property is believed to be 167 Lifestyle Way, Benton, TN 37307, 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: 035M E 013.00

Current owner(s) of Record: Karen Lynn Irwin and Austin Wesley Irwin

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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