

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 3, 2026, at or about 11:00 AM, local time, at the Monroe County Courthouse, 105 College Street, Madisonville, TN 37354, pursuant to the Deed of Trust executed by Ronnie Allen Shanks, an unmarried man, Stephanie Lee, an unmarried woman; Helen Lee, an unmarried woman, to Skyway Title Services, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for NewRez LLC, its successors and assigns, dated March 17, 2023, recorded in Book Y-40, Page 430, and as corrected by Attorney Affidavit recorded in Book M348, Page 479, in the Register's Office for Monroe County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Monroe 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: NewRez LLC

Other interested parties: None

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

Legal Description: All that following described real estate, to-wit: SITUATED in the First Civil District of Monroe County, Tennessee, and being more particularly described in two (2) tracts, as follows: FIRST TRACT: BEGINNING at a point on the North line of Wyrick 130 feet West of Clark Street, running thence with Wyrick and Cora Walker 135 feet West to a corner; thence running Northerly 110 feet; thence running Easterly 135 feet; thence running Southerly 110 feet to the POINT OF BEGINNING. SECOND TRACT: SITUATED in the First Civil District of Monroe County, Tennessee, and being the back or West end of the former Pearl Farrell resident lot in the City of Sweetwater, Tennessee, more particularly described as follows: BEGINNING at a stake in the line of Bert Ball's lot, which stake is 138 feet West from the Southeast corner of said Farrell lot on the West side of Clark Street, and running West from said beginning point with the Bert Ball line a distance of 127 feet to the deep ditch, or gully, which is along the line of the Lenoir lot; thence with said ditch, North 55 feet to a corner with Walter Stephens; thence with the Stephens line 127 feet to the line dividing the lot herein conveyed from the remainder of the Farrell lot; thence South with the Farrell line 55 feet to the BEGINNING.

BEING the same property conveyed to Ronnie Allen Shanks, Stephanie Lee, and Helen Lee by instrument of record in Warranty Deed Book 445, Page 362 in the Register's Office for Monroe County, Tennessee.

Included to-wit is a 2020 Southern Energy 52x27 Manufactured Home with Serial No. TEN 913583 & TEN 913584.

Street Address: The street address of the property is believed to be 911 Monroe Street, Sweetwater, TN 37874, 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: 023J-C-036.00-000

Current owner(s) of Record: Ronnie Allen Shanks, Stephanie Lee and Helen Lee

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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