

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 12, 2026, at or about 11:00 AM, local time, at the west side door of the DeKalb County Courthouse, 1 Public Square, Smithville, TN 37166, pursuant to the Deed of Trust executed by JEFFREY O CALHOUN, SR. AND ZORA M CALHOUN, HUSBAND AND WIFE, to MIDTOWN TITLE OF MURFREESBORO, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS NOMINEE FOR GOLD STAR MORTGAGE FINANCIAL GROUP, CORPORATION, ITS SUCCESSORS AND ASSIGNS dated March 31, 2022, and recorded in Book 521, Page 932-944, in the Register's Office for De Kalb County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the De Kalb 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: SERVBANK, N.A.

Other interested parties: Jeffrey Calhoun, Sr.; Jeffrey Calhoun, Jr.; Zora M Calhoun

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

Legal Description: Being Lots 45 and 46 of Forest Park Estates (formerly Lots 45, 46 and 46A on an unrecorded plat), a plat of which is recorded in Plat Book 1, Page 116, Register's Office, DeKalb County, Tennessee, described as follows: Beginning on a stake in the North margin of Timberline Drive, the said stake being 450 feet East of the East margin of Tanglewood Drive at the North margin of Timberline Drive, it being the southwest corner of the land herein conveyed, at the boundary of Jimmy R. Hendrixson, thence North 6° 22' East 300.27 feet to a stake in the line of Hendrixson; thence South 86° 04' East 300 feet to a stake, said stake being located 88.30 feet West of a stake in the West margin of Bright Hill Road, as shown on Plat Book 1, Page 116, Register's Office, DeKalb County, Tennessee, thence South 6° 22' West 300.27 feet to a stake in the North margin of Timberline Drive; thence North 86° 04' West 300 feet with the North margin of Timberline Drive to the point of beginning, containing 2.07 acres, more or less, by survey of Joe Charles Wilson, dated August 10, 1981.

Being the same property conveyed to Dustin T. Nelson and Kristian Nelson, husband and wife, by Warranty Deed from George L. Hickox and wife, Julie A. Hickox, of record in Record Book 401, Page 529, in the Register's Office of DeKalb County, Tennessee, dated September 30, 2016 and recorded on October 04, 2016.

Being the same property conveyed to JEFFREY O CALHOUN SR AND ZORA M CALHOUN, HUSBAND AND WIFE, by Warranty Deed from Dustin T. Nelson and Kristian Nelson, husband and wife, dated March 31, 2022, of record in Book 521, Page 929, or Instrument No. 203000, in the Register's Office for DeKalb, Tennessee.

Street Address: The street address of the property is believed to be 360 Timberline Drive, Smithville, TN 37166, 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: 081-034.01-000

Current owner(s) of Record: Irrevocable Living Equity Safe Trust

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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