

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 2, 2026, at or about 2:00 PM, local time, at the Hamblen County Courthouse, 511 West 2nd North Street, Morristown, TN 37814, pursuant to the Deed of Trust executed by Carinda Dawn Sherk, an unmarried woman, to Colonial Title Group, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Change Lending, LLC, its successors and assigns, dated May 10, 2024, recorded in Book 2082, Page 214-229, in the Register's Office for Hamblen County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamblen 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: U.S. Bank Trust Company, National Association, not in its individual capacity, but solely as Trustee for NFMP Trust, Series 2023-C

Other interested parties: None

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

Legal Description: SITUATED in the First (1st) Civil District of Hamblen County, Tennessee, within the corporate limits of the City of Morristown, to-wit:

BEING Lots No. Thirty-Seven (37) and Thirty-Eight (38) of Plat of Theodore R. Harrell Property, as shown by plat of same in Plat Cabinet B, Slide 97 in the Register's Office for Hamblen County Tennessee, to which plat reference is here made for a more particular description.

BEING the same property conveyed to Marcos Martinez and wife, Verence Napoleon, as tenants by the entirety, by deed of Tracey Harrell and wife, Tammy Keaton, dated May 18, 2020 and recorded May 19, 2020 of record in Deed Book 1846, Page 149 in the Register Office of Hamblen County, Tennessee.

THIS CONVEYANCE is made and accepted subject to the restrictive covenants placed upon said real estate which appear of record in said Register's Office in Deed Book 92, Page 125 and further subject to any easements, setback lines or restrictions shown on the plat of record aforesaid.

BEING the same property conveyed to Carinda Dawn Sherk, a single woman by deed of Marcos Martinez and Verence Napoleon, husband and wife, dated 10th day of May, 2024 and being of record in Deed Book 2082 Page 211 in the Register's Office of Hamblen County, Tennessee.

Street Address: The street address of the property is believed to be 1207 Harrell Street, Morristown, TN 37814, 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: 024L-H-011.00-000

Current owner(s) of Record: CARINDA DAWN SHERK

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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