

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 29, 2026, at or about 2:00 PM, local time, at the front door of the Jefferson County Court House, 202 West Main Street, Dandridge, TN 37725, pursuant to the Deed of Trust executed by Leah M Harmon, an unmarried woman and Stephanie M Parsley, married, to Charles E. Tonkin, II, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Investors Group, its successors and assigns, dated April 14, 2023, and recorded in Book 1752, Page 180, Instrument Number 23002875, in the Register's Office for Jefferson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Jefferson 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: Appalachian Electric Cooperative

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

Legal Description: SITUATE in the FOURTH (4th) Civil District of JEFFERSON County, Tennessee and Being LOT TWELVE (12), Final Plat CRESCENT RIDGE SUBDIVISION, as shown by plat of record in Plat Cabinet D, Slide 76, Register's Office, Jefferson County, Tennessee, to which plat reference is here made for a more particular description.

BEING the same property conveyed to Leah M. Harmon, an unmarried woman and Stephanie M. Parsley, married by virtue of a deed of Larry Churchwell, II (a/k/a Larry Ray Churchwell, II) dated April 14, 2023, of record in Inst. Book 1752 Page 177, Register's Office, Jefferson County, Tennessee.

SUBJECT TO all matters noted and depicted on plat of record Plat D/76, Register's Office, Jefferson County, Tennessee, including but not limited to roadways, rights of way, easements, utilities, setbacks, Health Department limitations and regulations, restrictions, etc.

SUBJECT TO Restrictive Covenants as set forth in instrument of record, Misc. Book 29, Page 238, Register's Office, Jefferson County, Tennessee.

SUBJECT TO prior conveyance of minerals, mineral interests, mineral estate and mining rights as set forth in deed of record, Warranty Deed Book 104, Page 140, Register's Office, Jefferson County, Tennessee.

Street Address: The street address of the property is believed to be 1225 Debrex Drive, Jefferson City, TN 37760, 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: 024K A 012.00

Current owner(s) of Record: Leah M Harmon and Stephanie M Parsley

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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