

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 3, 2026, at or about 2:00 PM, local time, at the east entrance, inside the lobby of the main floor of the Sumner County Courthouse, 155 East Main Street, TN 37066, pursuant to the Deed of Trust executed by Javier Rios Oliveros and Winniely Vegas Urdaneta, husband and wife and Mesias Enrique Rios Torres, an unmarried man, joint tenancy with right of survivorship, to Scott Brown, A Tennessee Trust, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corp., its successors and assigns, dated April 12, 2024, and recorded in Book 6343, Page 348, Instrument Number 1478249, in the Register's Office for Sumner County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sumner 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: SWBC Mortgage Corporation

Other interested parties: NEXUS TENNESSEE NORTH HOMEOWNERS ASSOCIATION; KAMAN & CUSIMANO, LLC

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

Legal Description: Being Lot 156 as shown on the FINAL SUBDIVISION PLAT, NEXUS SUBDIVISION, PHASE 1 NORTH, SECTION 2, recorded in Plat Book 36, Pages 79-83 in the Register's Office for Sumner County Tennessee.

Being a portion of the same property conveyed to D.R. Horton, Inc., a Delaware Corporation by Deed from KL Nexus TN LLC, a Florida limited liability company dated November 01, 2023, recorded November 01, 2023 as Book 6261, Page 425 in the Register's Office of Sumner County Tennessee.

And being the same property conveyed to Javier Antonio Rios Oliveros and Winniely Vegas Urdaneta, husband and wife and Mesias Enrique Rios Torres, an unmarried man by Deed from D.R. Horton, Inc., dated April 12, 2024, and recorded simultaneously herewith as Book 6343, page 345, Register's Office for Sumner County, TN.

Street Address: The street address of the property is believed to be 1164 Linn Cove Court, Gallatin, TN 37066, 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: 113B E 05700

Current owner(s) of Record: Javier Antonio Rios Oliveros; Winniely Vegas Urdaneta and Mesias Enrique Rios Torres

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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