

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 22, 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 Michael J Creppel, a single man, to Concord Enterprises, LLC dba as Concord Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns, dated November 16, 2021, and recorded in Book I-39, Page 188, 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: Rocket Mortgage, LLC

Other interested parties: Secretary of Housing and Urban Development

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: SITUATED IN DISTRICT NO. THREE (3) OF MONROE COUNTY, TENNESSEE, AND WITHIN THE CORPORATE LIMITS OF THE TOWN OF MADISONVILLE, TENNESSEE, BEING KNOWN AND DESIGNATED AS ALL OF LOT 2, WHITE AND MADDUX ADDITION SUBDIVISION, AS SHOWN BY MAP OF RECORD IN PLAT CABINET B, SLIDE 75, IN THE REGISTER'S OFFICE FOR MONROE COUNTY, TENNESSEE, TO WHICH MAP SPECIFIC REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO MICHAEL J. CREPPEL FROM DAVID GATCHEL BY WARRANTY DEED DATED NOVEMBER 16, 2021, RECORDED IN RECORD BOOK 430, PAGE 628, IN THE REGISTER'S OFFICE OF MONROE COUNTY, TENNESSEE. THE SOURCE OF THE ABOVE DESCRIPTION IS THE SAME AS THE PREVIOUS DEED OF RECORD, NO BOUNDARY SURVEY HAVING BEEN MADE AT THE TIME OF THE CONVEYANCE. SUBJECT TO ALL RESTRICTIONS, COVENANTS, RESERVATIONS, AND MINIMUM BUILDING SETBACK LINES AND INGRESS AND EGRESS EASEMENTS AND INSTALLATION AND MAINTENANCE OF UTILITY AND DRAINAGE FACILITIES AS STATED ON RECORDED PLAT OF RECORD, IF APPLICABLE, AND ALL AMENDMENTS THERETO RECORDED, AND FURTHER TO ANY MATTER AND/OR CONDITION WHICH WOULD BE DI TO ALL NOTES, MATTERS, RESTRICTIONS, AGREEMENTS, COVENANTS, EASEMENTS, SETBACK LINES, RIGHT-OF WAYS AND ALL OTHER CONDITIONS OF RECORD IN THE REGISTER'S OFFICE FOR MONROE COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 210 McConkey Street, Madisonville, TN 37354, 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: 067C B 002.00

Current owner(s) of Record: Michael J. Creppel

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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