

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 22, 2026, at or about 12:00 PM, local time, at the Putnam County Courthouse, 421 East Spring Street, Cookeville, TN 38501, pursuant to the Deed of Trust executed by DAVID PROVAU, A SINGLE MAN, to YALE RILEY, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS, dated July 2, 2019, and recorded in Book 1130, Page 451, as modified in Instrument Nos. 257453; 270052; 288083, in Book 1539 at Page 56, and in Instrument No. 311235 in the Register's Office for Putnam County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Putnam 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, DISCOVER BANK, HARPETH FINANCIAL SERVICES, LLC DBA ADVANCE FINANCIAL, CRAIGHEAD RESTORATION DBA SERVPRO

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

Legal Description: LAND SITUTATED IN THE COUNTY OF PUTNAM IN THE STATE OF TN

BEING LOT NO. 34 OF UT ESTATES, PHASE II, A SUBDIVISION, AS SHOWN ON THE PLAT OF RECORD IN PLAT CABINET D, SLIDE 88, REGISTERS OFFICE OF PUTNAM COUNTY, TENNESSEE. SUBJECT TO RESTRICTIONS OF RECORD IN WARRANTY DEED BOOK RB3, PAGE 799; AND THOSE MATTERS AS SHOWN AND DISCLOSED ON THE PLAT OF RECORD IN PLAT CABINET D, SLIDE 88, REGISTERS OFFICE OF PUTNAM COUNTY, TENNESSEE. SOURCE OF DESCRIPTION IS THE PLAT OF RECORD IN PLAT CABINET D, SLIDE 88, REGISTER'S OFFICE OF PUTNAM COUNTY, TENNESSEE.

COMMONLY KNOWN AS: 4361 BIG ORANGE DR, COOKEVILLE, TN 38501-5647

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES

BEING THE SAME PROPERTY CONVEYED TO DAVID PROVAU, BY DEED DATED AUGUST 29, 2014 OF RECORD IN DEED BOOK 834, PAGE 17, IN THE COUNTY CLERK'S OFFICE

Street Address: The street address of the property is believed to be 4361 Big Orange Drive, Cookeville, TN 38501, 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: 055C B 034.00

Current owner(s) of Record: DAVID PROVAU

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com