

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 12, 2026, at or about 11:00 AM, local time, at the front entrance to the Chester County Courthouse, 133 East Main Street, Henderson, TN 38340, pursuant to the Deed of Trust executed by Timothy B. Minner, unmarried and James F. Minner, unmarried, to Craig R. Allen, as Trustee for Ditech Financial LLC dated August 18, 2016, and recorded in Record Book 413, Page 158, in the Register's Office for Chester County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Chester 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 National Association, not in its individual capacity, but solely as Trustee of the NRZ Pass-Through Trust VII-B (Pref)

Other interested parties: BCG Equities, LLC; Estate/Unknown Heirs of James F Minner; Timothy B Minner

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

Legal Description: All that certain parcel of land lying and being in the County of Chester and State of Tennessee, more particularly described below: BEGINNING AT AN IRON PIN SET IN THE NORTH MARGIN OF HUGHES ROAD, WHICH POINT IS THE SOUTHEAST CORNER OF CECIL CROOM AS RECORDED IN DEED BOOK 75, PAGE 50, REGISTER'S OFFICE OF CHESTER COUNTY, TENNESSEE AND THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT; THENCE FROM THE POINT OF BEGINNING AND WITH LINES OF CROOM THE FOLLOWING CALLS: NORTH 01° 30' 00" EAST 295.46 FEET TO A FENCE CORNER; NORTH 85° 00' 00" EAST 115.67 FEET TO A FENCE CORNER; NORTH 09° 00' 00" EAST 103.59 FEET TO A FENCE CORNER AT THE SOUTHWEST CORNER OF CHARLES MORRIS; THENCE WITH THE SOUTH LINE OF MORRIS THE FOLLOWING CALLS; SOUTH 84° 39' 58" EAST 57.71 FEET; NORTH 89° 51' 28" EAST 28 FEET TO AN IRON PIN SET AT THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT; THENCE ON A NEW LINE THROUGH ROWSEY, SOUTH 493.20 FEET TO AN IRON PIN SET IN THE NORTH MARGIN OF HUGHES ROAD; THENCE WITH THE NORTH MARGIN OF HUGHES ROAD, THE FOLLOWING CALLS; NORTH 71° 47' 47" WEST 64.09 FEET; NORTH 66° 38' 19" WEST 178.37 FEET TO THE POINT OF BEGINNING, CONTAINING 2.00 ACRES AS SURVEYED BY REASONS ENGINEERING & ASSOCIATES, INC., R.L.S. #508 ON OCTOBER 12, 1998.

This being the same property conveyed to Ditech Financial LLC, by Substitute Trustee's Deed of record in Record Book 408, Pages 439-440 recorded on 5/10/2016.

For last source of title see Record Book 413 Page 155.

Street Address: The street address of the property is believed to be 2825 Hughes Road, Henderson, TN 38340, 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: 08-054- -054- - -048.05- -000

Current owner(s) of Record: James F Minner

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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