

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 2, 2026, at or about 11:00 AM, local time, at the main entrance to the Putnam County Courthouse, 300 East Spring Street, Cookeville, TN 38501, pursuant to the Deed of Trust executed by Donna K. Reed, unmarried woman, to Craig Miller, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Acopia, LLC, its successors and assigns, dated April 5, 2023, and recorded in Book 1469, Page 408, and as modified in Record Book 1668, Page 460, 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: Planet Home Lending, LLC

Other interested parties: None

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: The following is provided as an accommodation for informational purposes only and no insurance is provided over the following property address: 3576 Jessee Pullum Rd, Buffalo Valley, TN 38548. Said property is being described as follows: Beginning at a 1/2 inch rebar let in the East right-of-way of Jesse Pullem Road said point being a common corner to the lands of Sutton (332/523) and the lands described herein; thence, running with the lands of Sutton N 68 degrees 39 minutes 25 seconds E 48.10 feet to a 12 inch Red Oak, laid point also being a common corner to Sutton and the lands described herein; thence, running with the East line of Sutton for four (4) calls as follows; N 14 degrees 40 minutes 17 seconds W 50.07 feet to a 12 inch Elm; thence N 01 degrees 56 minutes 56 seconds W 79.93 feet to a 1/2 inch rebar found; thence, N 08 degrees 16 minutes 28 seconds W 88.65 feet to a 1/2 inch rebar found; thence, N 08 degrees 16 minutes 28 seconds W 88.65 feet to a 1/2 inch rebar found; thence N 06 degrees 02 minutes 10 seconds E 21.06 feet to a 1/2 inch rebar set. said point being a common corner to the lands of Sutton, Walker (352/595) and Northwest corner of the property described herein; thence, running with the line of Walker for three (3) calls as follows: N 83 degrees 30 minutes 48 seconds E 359.87 feet to a 1/2 inch rebar set, said point being the Northeast corner of the property described herein; thence, S 32 degrees 31 minutes 56 seconds E 377.26 feet to a 1/2 inch rebar set, said point being the Southeast corner of the property described herein; thence, S 56 degrees 33 minutes 52 seconds W 509.92 feet to a 112 inch rebar set in the East right-of-way of Jesse Pullem Road, said point being the Southwest corner of the property described herein; thence, running with said right-of-way for four (4) calls as follows: N 36 degrees 43 minutes 36 seconds W 92.11 feet to a 1/2 inch rebar set; thence N 20 degrees 53 minutes 00 seconds W 115.02 feet to a 1/2 inch rebar set; thence N 25 degrees 38 minutes 25 seconds W 106.64 feet to a 1/2 inch rebar set; thence, N 23 degrees 33 minutes 48 seconds W 28.89 feet to the point of beginning and containing 5.019 acres by survey. Actual field survey performed by Phillip M. Staton, R.L.S #1636, on November 23, 1994.

This property is subject to a property line agreement described as follows:

Beginning at a 1/2 inch rebar set, said point being a common corner to the lands of Sutton (332/523), Walker (352/595) and being the Northwest corner of the property described herein; thence running with the land of Walker for three calls as follows: N 83 degrees 30 minutes 48 seconds E 359.87 feet to a 1/2 inch rebar set, said point being the Northeast corner of the property described above; thence, S 32 degrees 31 minutes 56 seconds E 377.26 feet to a 1/2 inch rebar set, said point being the Southeast corner of the property described above; thence, S 56 degrees 33 minutes 52 seconds W 509.92 feet to a 1/2 inch rebar set in the East right-of-way of Jesse Pullem Road, said point being the Southwest corner of the property described above. Being the same property conveyed to Clara Machele Conatser by Warranty Deed from Bobbie Victory and Madeline Victory, Husband and Wife dated 04/15/2021 and filed for record on 04/15/2021 of record in Book 1295, Page(s) 492-493, said Register's Office for said County. Being the same property conveyed to Donna K Reed, from Clara Machele Conatser, filed for record on 04/11/2023, in Instrument No. 285465, Book 1469, page 406, Register's Office for Putnam County, Tennessee.

Street Address: The street address of the property is believed to be 3576 Jesse Pullum Road, Buffalo Valley, TN 38548,

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: 060-028.01

Current owner(s) of Record: Donna K. Reed

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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