

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 15, 2026, at or about 2:00 PM, local time, at the front door of the Monroe County Courthouse, 105 College Street, Madisonville, TN 37354, pursuant to the Deed of Trust executed by Karen Carter and Elmer Carter, wife and husband, to Robbie F McLean, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Dover Mortgage Company, its successors and assigns, dated October 14, 2008, recorded in Book A-27, Page 232, and modified at Instrument Number 21009441 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: U.S. Bank National Association

Other interested parties: None

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: LYING AND BEING situated in the First Civil District of Monroe County, Tennessee, the same being a tract of land containing 5.00 acres, being shown and designated as TRACT NO. EIGHT (8) of the CARL LEE YATES PROPERTY on the survey by Paul Lingerfelt Surveying, 109 County Road 325, Sweetwater, Tennessee 37874, bearing date of August 10th, 1994, and being Drawing No. 94163, and being more particularly described as follows, to-wit: BEGINNING at an iron pin lying in the East line of Reed Springs Road which marks the Northwest corner of the within described property and the Southwest corner of Tract No.7; said point of beginning being South 14 deg. 42' East, 51.7 feet measured along the East line of Reed Springs Road from the South line of Carl Thompson (see Deed Book 116, page 137); FROM SAID POINT OF BEGINNING, thence along the common dividing line between Tracts Nos. 7 and 8, South 90 deg. 00' East, 854.4 feet to an iron pin; thence South 00 deg. 00' West, 256.4 feet to an iron pin; thence along the common dividing line between Tracts Nos. 8 and 9, North 90 deg. 00' West, 840.6 feet to an iron pin in the East line of Reed Springs Road; thence along the East line of Reed Springs Road, North 06 deg. 05' West, 72.0 feet to a point; thence North 01 deg. 55' West, 184.9 feet to the point of BEGINNING, to which survey specific reference is hereby made and incorporated herein as if copied verbatim. SUBJECT TO any covenants, conditions, restrictions, reservations, or easements of record. SUBJECT TO any governmental zoning and subdivision ordinances or regulations in effect thereon. SUBJECT TO 10 foot easements on exterior lot lines with 5 foot interior lot line easements and sewer 15 foot with 7.5 feet each side of line. FOR PRIOR DEED REFERENCE SEE BOOK 220, PAGE 281 IN THE REGISTER'S OFFICE OF MONROE COUNTY, TENNESSEE.

Included to-wit is a 1996 Horton Harbor 48x24 Manufactured Home with Serial Number 025LB040.08.

Street Address: The street address of the property is believed to be 2871 Reed Springs Road, Sweetwater, TN 37874, 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: 025 040.08 000

Current owner(s) of Record: ELMER CARTER AND KAREN CARTER

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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