SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 17, 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 Samuel H Watson, unmarried, to C. Thomas Cates, as Trustee for Saxon Mortgage Inc. dated January 5, 2007, and recorded in Book R-24, Page 53, 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: Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2007-2 Mortgage Loan Asset Backed Certificates, Series 2007-2

Other interested parties: Ford Motor Credit Company LLC; Estate/Unknown Heirs of Samuel H. Watson

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 the First Civil District of Monroe County, Tennessee. BEGINNING at a point common to Mack Brown and J.W. Lankford; thence in a south direction for 275 ft. to a conditional pole; thence from this point continuing 105 ft. northwest to a conditional pole at the Old Athens Pike; thence from this in a northeast direction along Old Athens Pike for 250 ft. to a point of BEGINNING. BEING the same property conveyed to Shirley Jean Watson, by Quit Claim Deed from Jack Watson, to create a Tenancy by the Entirety in Jack Watson and wife, Shirley Jean Watson, dated 03/15/2005, recorded 03/15/2005, in Book WD300, Page 208, in the Register's Office for Monroe County. Tennessee. BEING the same property conveyed to Samuel H. Watson, unmarried by Warranty Deed from Jack Watson and wife, Shirley Jean Watson dated 01/05/2007, recorded 01-13-07, in Book W.D. 318, Page 816, in the Register's Office for Monroe County, Tennessee.

Street Address: The street address of the property is believed to be 215 Old Athens Road, 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: 066-062.01-000

Current owner(s) of Record: Samuel H. Watson

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