

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 22, 2026, at or about 2:00 PM, local time, at the east door of the Overton County Courthouse, 100 East Court Square, Livingston, TN 38570, pursuant to the Deed of Trust executed by Zach Arnold, Unmarried Man, to Susan Voss, as Trustee for Regions Bank dba Regions Mortgage dated August 3, 2021, and recorded on August 9, 2021, in Book 253, Page 298, Instrument No. 70827, in the Register's Office for Overton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Overton 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: Regions Bank DBA Regions Mortgage

Other interested parties: CAPITAL ONE, N.A., SUCCESSOR BY MERGER TO DISCOVER BANK

The hereinafter described real property located in Overton 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 located in the Second Civil District of Overton County, Tennessee and being more particularly described as follows:

Beginning at an iron pin in the east margin of Moore Road, being a corner of Barbara Knights; thence leaving the east margin of Moore Road and with the east line of Barbara Knights N16°48'27"E 112.11' to an iron pin; thence continuing with the east line of Barbara Knights N24°50'50" W 261.21' to a wood post, being the northeast corner of Barbara Knights, also being the southeast corner of Patricia Lamb; thence with the east line of Patricia Lamb and the east line of Judy Ison N20°49'13" E 168.80' to a point; thence continuing with the east line of Judy Ison N00°47'02" E 121.06' to a point; thence continuing with the east line of Judy Ison and a ditch N33°27'38" E 255.91' to a point; thence N38°33'41" E 258.15' to an iron in the west line of Philip Lewis, being the northeast corner of Judy Ison; thence with the west line of Philip Lewis S39°48'33" E 49.39' to a concrete monument; thence continuing with the west line of Philip Lewis S11°47'55" E 19.99' to a steel post, being the southwest corner of Philip Lewis, also being the northwest corner of William Taulbee; thence with the west line of William Taulbee S12°18'26" E 222.04' to a 12" hickory; (thence S05°08'21" E 178.49' to a 12" oak; thence S09°07'54" E 189.46' to a concrete monument; thence S13°46'01" E 122.59' to a wood post; thence continuing with the west line of William Taulbee S12°54'07" E 210.20' to a steel post at a concrete monument; thence S22°18'30" E 124.81' to an iron pin; thence leaving the west line of William Taulbee and severing the land of Ruma nick S71°26'50" 238.13' to an iron pin in the east line of William Taylor; thence With the east line of William Taylor N08°39'50" W 55.41' to an iron pin, being the northeast corner of William Taylor; thence with the north line of William Taylor S67°06'25"W 165.58' to a wood post in the east margin of Moore Road being the northwest corner of William Taylor; thence with the east margin of Moore Road N50°28'56"W 197.38' to the point of beginning. Containing 9.68 acres, more or less, as surveyed by Alfred M. Bartlett, R.L.S. #762, on March 31, 2003, and revised on January 20, 2004.

Tax Map 88, Parcel 13.02

The previous and last conveyance being a Deed recorded in Record Book as 253, Page 296 Register's Office of Overton County, Tennessee.

Street Address: The street address of the property is believed to be 811 Moore Road, Cookeville, TN 38506, 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: 088-013.02

Current owner(s) of Record: Zach Arnold

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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