

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 31, 2026, at or about 2:00 PM, local time, at the east door of the Obion County Courthouse, Bill Burnett Circle, Union City, TN 38261, pursuant to the Deed of Trust executed by Greg Deegan, married man, and Cynthia Deegan, to Melanie Blank, as Trustee for Regions Bank d/b/a Regions Mortgage dated May 13, 2022, and recorded on May 17, 2022, in Book 323, Page 300, Instrument No. 73545, in the Register's Office for Obion County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Obion 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: DNF Associates, LLC

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

Legal Description: The following property being located in Civil District 6, County of Obion, State of Tennessee:

Tract 1 of 2: BEGINNING at a point in the west margin of the Judge Morris road, said point or place of beginning being the southeast corner of a 5.2 acre tract this date conveyed to Sarah Catherine Chumley Hefley; runs thence west with the south line of the said 5.2 acre tract of land conveyed to Sarah Catherine Chumley Hefley, 860 feet to a point in the east line of the Lorene Wade property; runs thence south 257 feet with the east line of said Lorene Wade property to a stake, an inside corner of the said Wade property; runs thence east with the north line of Wade and a tract belonging to the grantee herein in all 860 feet to a stake in the west margin of the said Judge Morris road; runs thence north 266 feet with the west margin of said road to the point or place of beginning, and containing 5.2 acres.

INCLUDED WITH THE ABOVE DESCRIBED PROPERTY BUT EXCLUDED FROM THIS CONVEYANCE IS THE FOLLOWING DESCRIBED PROPERTY: BEGINNING at a PK nail in the center line of the Marion Thompson Road, point being in the Southeast corner of Parcel 50.01 (now Sarah Hepler) and the Northeast corner of Parcel 50 (now Chumley), point also being the Northeast corner of the lot herein described; thence for the next five (5) calls with the center of the Marion Thompson Road as follows: South 11 degrees, 33 minutes and 41 seconds East for a distance of 64.30 feet, South 06 degrees, 33 minutes and 10 seconds East for a distance of 68.16 feet, South 00 degrees, 48 minutes and 07 seconds East for a distance of 61.09 feet, South 02 degrees, 45 minutes and 19 seconds West for a distance of 37.45 feet, South 02 degrees, 45 minutes and 19 seconds West for a distance of 20.00 feet to a PK nail in the center line of Marion Thompson Road; thence for the next three (3) calls making a new line through Parcel 50 (Chumley) as follows: North 86 degrees, 32 minutes and 30 seconds West for a distance of 118.32 feet to a steel fence post, North 06 degrees, 24 minutes and 00 seconds West for a distance of 20.00 feet, North 06 degrees, 24 minutes and 00 seconds West for a distance of 185.54 feet to a point in an old yard fence and a 18 inch ash, point being in the Southwest corner of Parcel 50.01 (Hepler); thence for the next two (2) calls with the South line of Parcel 501.01 (Hepler), North 73 degrees, 01 minutes and 01 seconds East for a distance 89.44 feet to a 4 inch cedar, North 72 degrees, 49 minutes and 49 seconds East for a distance of 38.47 feet to the place of beginning and containing 0.6710 acres.

INCLUDED WITH THE ABOVE DESCRIBED PROPERTY is the right to use the Right-of-Way retained in Deed book 24-B, page 115, and modified in Record Book 88, Page 728, both in the Register's Office of Obion County, Tennessee.

Being identified for tax purposes as Map 103, Parcel 50.00

Tract 2 of 2: Tract 1: Beginning on stake, southeast corner of Lomie Chumley's lot, northeast corner of lot herein described; runs thence south 4 degrees 30 feet east 186 feet to Rudd's northeast corner on gravel; thence south 75 degrees west 77 feet; thence south 80 degrees west 61 feet; thence north 80 degrees west 94 feet, north 77 degrees west 77 feet; thence north 19 degrees 30 minutes west 234 feet to Chumley's south line; thence east 363 feet to the beginning, containing 1.6 acres.

Tract 2: BEGINNING on large catalpha tree south side of gate leading to driveway and in the west margin of gravel road; runs thence south 76 deg. 30 min. west 284 feet to iron stake; thence north 19 deg. 30 min. west 122 feet to a stake; thence north 87 deg. east 77 feet to a stake; south 80 deg. east 94 feet, north 80 deg. east 61 feet, north 75 deg. east 77 feet to a stake and corner post, the southeast corner of barn lot in west margin of a gravel road leading from Highway 51 to the Troy and Mt. Moriah Road, thence south 11 deg. east with west margin of said road 86 feet to the beginning, according to survey of D.E. Tucker of October 5, 1961.

Tract 3: SITUATED four miles southeast of Troy, Tennessee on the Campground gravel road, and BEGINNING at a stake in the center of the Judge Morris road, Milton Wade's original northeast corner and the southeast corner of L.W. Chumley tract of land; runs thence South 77 deg. 30 min. West 304.3 feet to an iron pin (L.W. Chumley's southwest corner); thence South 18 deg. 16 min. East 329.4 feet to an iron pin; thence North 77 deg. 56 min. East 227.9 feet to an iron pin in the center of the said Judge Morris road; runs thence North 2 deg. 30 min. East 145 feet with the center of said road to a stake; runs thence North 10 deg. 30 min. West with the center of said road 190 feet to the point or place of beginning.

Exclusion to Tract 3: BEGINNING at a point in the center-line of the Old Campground Road at a northeast corner of the Milton Wade Heirs property; thence south 81 degrees and 30 minutes west with Wade's line 230.7 feet to a point at an interior corner of the Wade property; thence north 16 degrees and 37 minutes west with Wade's line 167.7 feet to a point; thence leaving Wade's line and make a new line through Chumley north 79 degrees and 09 minutes east 277.3 feet to a point in the center line of Old Campground Road; thence southwardly with said center-line and along the arc of a curve to the right having a radius of 1631.52 feet a distance of 118.65 feet to point at the end of said curve; thence continuing with said center-line south 00 degrees and 13 minutes west 59.8 feet to the point of beginning, being 1 acre according to the survey of David B. Kersey (Tennessee License Number 405) dated July 2, 1985.

Being identified for tax purposes as Map 103, Parcel 51.00, with an address of 1103 Marion Thompson Rd., Troy, TN 38260.

Tracts 1 and 2: BEING the same property acquired by Greg Deegan by deed dated this date of record in Record Book 323, page 297, in the Register's Office of Obion County, Tennessee.

Street Address: The street address of the property is believed to be 1103 Marion Thompson Road, Troy, TN 38260, 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 Numbers: 103 051.00 and 103 050.00

Current owner(s) of Record: Greg Deegan and Cynthia Deegan

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