

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 21, 2026, at or about 11:00 AM, local time, in the Auction.com Room at the DoubleTree by Hilton Murfreesboro, 1850 Old Fort Parkway, Murfreesboro, TN 37129, pursuant to the Deed of Trust executed by Terrence L Elder, unmarried, to Stewart Title of Tennessee, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for American Brokers Conduit dated March 30, 2007, recorded on April 3, 2007, in Book 729, Page 3747, Instrument No. 1487432, modified on September 15, 2017, in Book 1608, Page 1235, Instrument No. 2106289, and on June 20, 2023, in Book 2352, Page 1240, Instrument No. 2500835, and on January 16, 2025, in Book 2504, Page 2885, Instrument No. 2578754, in the Register's Office for Rutherford County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Rutherford 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: MCLP Asset Company, Inc.; Terence Elder

Other interested parties: Fleming Farms Homeowners Association, Inc.

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

Legal Description: Land in Rutherford County, Tennessee, being all of Lot No. 138, on the Final Plat, Section Four, Fleming Farms Subdivision, as shown by plat appearing of record in Plat Book 30, Page 13 and 14, of the Register's Office of Rutherford County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Terence L. Elder, unmarried, by deed from Curtis Brewer dba CB Homebuilders as of record in Record Book 729, Page 3745, Register's Office for Rutherford County, Tennessee.

Street Address: The street address of the property is believed to be 118 Durham Court, Murfreesboro, TN 37128, 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: 148L-B-026.12-000

Current owner(s) of Record: Michelle Elder

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.

The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof. 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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