

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 Smith County Courthouse, 211 North Main Street, Carthage, TN 37030, pursuant to the Deed of Trust executed by Michael A Fugel and Theresa Fugel, a married couple, to Old Republic National Title Insurance Company, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for CrossCountry Mortgage, LLC dated June 30, 2023, and recorded on July 3, 2023, in Book 450, Page 634, Instrument No. 23001955 and modified on August 29, 2024, in Book 473, Page 382, Instrument No. 24002452, in the Register's Office for Smith County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Smith 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: CrossCountry Mortgage, LLC

Other interested parties: Secretary of Housing and Urban Development

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

Legal Description: Being a certain tract or parcel of land located and situated in the Town of South Carthage, Fourteenth (14th) Civil District of Smith County, Tennessee, bounded and described as follows, to-wit:

Beginning at iron pin at Gerald Givens' in right of way of South Main Street (Old Highway 53); thence South with said street 114 feet to Gregory line; thence West 152 feet with Gregory line and Scurlock line, to iron pin; thence North 114 feet to Gerald Givens' line; thence East 152 feet with Givens' line to point of Beginning and being generally bounded as follows: North by Gerald Givens (Deed Book 89, Page 676, R.O.S.C.T.); East by Old Highway 53 (South Main Street); South by Gregory (Record Book 38, Page 518, R.O.S.C.T.) and Scurlock (Deed Book 92, Page 777, R.O.S.C.T.); and West by Scurlock (Deed Book 92, Page 777, R.O.S.C.T.).

Being the same property vested in Michael A. Fugel and wife, Theresa Fugel, by deed dated June 30, 2023, from Diane Spenser and William Lierow, of record in Record Book 450, Page 632, Register's Office for Smith County, Tennessee.

Street Address: The street address of the property is believed to be 248 Main Street South, Carthage, TN 37030, 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: 062D A 004.00 000

Current owner(s) of Record: Michael A. Fugel and Theresa Fugel

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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