

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 5, 2026, at or about 10:00 AM, local time, at the north door of the Tipton County Courthouse, 100 Court Square, Covington, Tennessee 38019, pursuant to the Deed of Trust executed by Benjamin Young Galbreath, an unmarried man, to Kathryn L. Harris, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Community Mortgage Corporation, its successors and assigns dated May 24, 2019, and recorded on June 13, 2019, in Book 1801, Page 851, Instrument No. 223878, in the Register's Office for Tipton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Tipton 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: Beginning at a set rebar on the West right of way line of South Tipton Street, being the Northeast corner of the 0.16 acre tract being the William A. Pinner property as recorded at Deed Book 215, Page 593, also being the Southeast corner of the Lowell Wood property as recorded at Deed Book 682, Page 662; thence in a Southwestwardly direction, along the West right of way line of South Tipton Street and the East line of this tract, South 00 degrees 27 minutes 59 seconds West, a called and measured distance of 75.00 feet to the Southeast corner of this tract and then Northeast corner of the Edwin Kirk Daniel property as recorded at Deed Book 689, Page 105; thence in a Southwestwardly direction along the South line of this tract and a North line of the Daniel property, South 89 degrees 54 minutes 48 seconds West, a called and measured distance of 90.00 feet to a set rebar being the Southwest corner of the tract, also being the Southeast corner of the L.C. Thomas property as recorded at Deed Book 270, Page 148; thence in a Northeastwardly direction, along the West line of this tract and the East line of the Thomas property North 00 degrees 27 minutes 56 seconds East, a call and measured distance of 75.00 feet, but a measured distance of 75.14 feet to the Northwest corner of this tract and the Northeast corner of the Thomas property, also being a South line of the Wood property; thence East along the North line of this tract and a South line of the Wood property, North 90 degrees 00 minutes 00 seconds East, a called and measured distance of 90.00 feet to the point of beginning and containing 0.16 acre, more or less.

The last deed of record is a Warranty Deed recorded 06/13/2019 in Record Book 1801, Page 849, in the Register's Office for Tipton County, TN.

Street Address: The street address of the property is believed to be 521 South Tipton Street, Covington, TN 38019, 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: 041F-C-021.00

Current owner(s) of Record: Benjamin Young Galbreath

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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