

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on April 21, 2026, at or about 12:00 PM, local time, at the Putnam County Courthouse, 421 East Spring Street, Cookeville, TN 38501, pursuant to the Deed of Trust executed by Kenneth M. Gentry and Sharon M Pippin Gentry, husband and wife, to Jack Ray, as Trustee for Bank of Putnam County dated September 23, 2002, and recorded on September 27, 2002, in Book A747, Page 413, in the Register's Office for Putnam County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Putnam 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: Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2023-1

Other interested parties: Jones Heating and Cooling, Inc.; CACH, LLC; LVNV Funding, LLC, as successor in interest to "FIA Card Services, N.A."; Diverse Funding Associates; LVNV Funding LLC assignee FIA Card Services, N.A. – Bank; Douglas Holton

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

Legal Description: Land lying and being in the First Civil District, Putnam County, Tennessee and being described as follows:

Beginning at 1/2" rebar set in the west right-of-way of Gainesboro Grade, said point being the northeast corner of the lands of Green (397/247) and the southeast corner of the property described herein; thence, leaving said right-of-way and running with the north line of the lands of Green S 65 degrees 20'39" W 155.35' to a 1/2" rebar set in the east line of the lands of Gentry (160/105), said point being the northwest corner of the lands of Green and the southwest corner of the property described herein; thence, leaving the lands of Green and running with the east line of the lands of Gentry and the center of a creek N 26 degrees 23'47" W 197.92' to a 1/2" rebar set, said point being a new corner with the lands retained by the Grantors and the northwest corner of the property described herein; thence, leaving the lands of Gentry and creating a new severance line with the lands retained by the Grantors N 63 degrees 19'54" E 150.19' to a 1/2" rebar set in the west right-of-way of Gainesboro Grade, said point being a new corner with the lands retained by the Grantors and the northeast corner of the property described herein; thence, leaving the lands retained by the Grantors and running with said right-ofway for two(2) calls as follows: S 27 degrees 20'10" E 58.71' to a concrete monument found; thence S 28 degrees 01'51" E 144.71' to the point of beginning and containing 0.72 acres by survey. Actual field survey performed by Phillip M. Staton, R.L.S. # 1636 on October 31, 2000. The previous and last conveyance being a deed to Kenneth M. Gentry and Sharon M. Pippin Gentry of record in WD Book 426, page 85, R O. P. C. T.

Street Address: The street address of the property is believed to be 1536 Old Gainesboro Grade, Cookeville, TN 38501, 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: 039E-B-002.01-000

Current owner(s) of Record: Kenneth M. Gentry and Sharon M. Pippin Gentry

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](http://CapitalCityPostings.com).**

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