

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 14, 2026, at or about 11:00 AM, local time, at the main entrance of the Bedford County Courthouse, 1 Public Square, Shelbyville, TN 37160, pursuant to the Deed of Trust executed by Nitasha L. Groves, A married woman, to Megan K. Trott, as Trustee for Mortgage Electronic Registration Systems, INC., As Nominee for First Community Mortgage, Inc. dated October 21, 2021, and recorded on October 22, 2021, in Book TD1029, Page 170, Instrument No. 21009527, and as corrected by Attorney's Affidavit recorded in Book TD1181, Page 708, on February 19, 2026, in the Register's Office for Bedford County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bedford 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: NewRez LLC

Other interested parties: None

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

Legal Description: All that certain tract or parcel of real estate lying and being in the Seventh (7th) Civil District of Bedford County, Tennessee, bounded and described as follows:

Lot 3 beginning at a metal pin on the west margin of Fishingford Pike, and on the east margin of Temple Ford Road, at the northeast corner of the property herein described; thence leaving the said east margin of Temple Ford Road, and following the said west margin of Fishingford Pike South 36 deg. 31' East 122.94 feet to a metal pin; thence leaving the said west margin South 22 deg. 21' West 225.78 feet to a metal pin; thence North 56 deg. 35' West 49.0 feet to a metal pin on the east margin of Temple Ford Road; thence following the said east margin North 6 deg. 24' East 260.02 feet to a metal pin; and North 47 deg. 52' East 33.15 feet to the point of beginning and containing 0.49 acres.

Subject to gas line easements of record in Book 244, Page 370 and Book 244, Page 372; and Restrictive Covenants of record in Book 155, Page 849, Register's Office of Bedford County, Tennessee.

The improvements thereon being known as 637 Warner Bridge Road, Shelbyville, Tennessee – 37160

For source of title see Warranty Deed recorded on October 22, 2021, in Book D368, Page 916, in the Register of Deeds Office for Bedford County, Tennessee.

Street Address: The street address of the property is believed to be 637 Warner Bridge Road, Shelbyville, TN 37160, 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: 079-061.00-000

Current owner(s) of Record: Nitasha L. Groves

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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