

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 10, 2026, at or about 2:00 PM, local time, at the front entrance of the Washington County Courthouse, 100 East Main Street, Jonesborough, TN 37659, pursuant to the Deed of Trust executed by Jeramey Todd Hager, an unmarried person, to W. Derek Malcolm, as Trustee for Renasant Bank dated September 3, 2021, and recorded in Book 1072, Page 1304, Instrument No. 21018598, in the Register's Office for Washington County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Washington 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: Renasant Bank

Other interested parties: None

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

Legal Description: Situate, lying and being in the 10th Civil District of Washington County, Tennessee, and more particularly described as follows, to-wit: Beginning at an iron pin in the Northerly side of Indian Ridge Road said point of beginning being distant North 84 degrees 13 minutes 55 seconds East, 193.00 feet from the corner of Michael Chinouth; thence leaving the Northerly side of Indian Ridge Road and on a barrier of North 09 degrees 09 minutes West 220.00 feet to an iron pin; thence North 84 degrees 13 minutes 55 seconds East, 130.00 feet to an iron pin; thence South 09 degrees 09 minutes East 220.00 feet to an iron pin on the Northerly side of Indian Ridge Road; thence with the Northerly side of Indian Ridge Road, South 84 degrees 13 minutes 55 seconds West 130.00 feet to the point of beginning, and containing 0.6553 acres as shown on map or plat of survey by Joe A. Hale, RLS #95, bearing date March 28, 1996. And being part of the same property conveyed to Kyle E. Chinouth and wife, Suzanna W. Chinouth, by Warranty Deed dated August 29, 1987, from R. T. Troutman and wife, Leona T. Troutman, which appears of record in the Office of the Register of Deeds for Washington County, at Jonesborough, Tennessee, in Deed Book 650, at page 12. The said Kyle E. Chinouth died, leaving his wife, Suzanna W. Chinouth, as the fee simple owner of the subject property, pursuant to the laws of the State of Tennessee as they relate to tenancy by the entirety. The said Suzanna W. Chinouth died testate of February 18, 2021, and pursuant to the terms of her Lat Will and Testament of record in the Chancery Court Clerk's Office for Washington County, at Jonesborough, Tennessee (Probate Division), of record in Minute Book 120, at pages 980-981, she devised said property to her children, Natoma Kyleen Chinouth Kelly, Michael Edward Chinouth, Jack Russell Chinouth and Susan Denise Chinouth Hyatt. The following information is for descriptive purposes only and shall not be construed as amending or altering the description set forth above in any way: Tax Map No. 045 Parcel 028.01 Property Address: 2826 Indian Ridge Road, Johnson City, TN 37604-2330

And being the same property conveyed to Jeramey Todd Hager, an unmarried person, by Warranty Deed dated September 3, 2021, from Natoma Kyleen Chinouth Kelly, Michael Edward Chinouth, Jack Russell Chinouth, and Susan Denise Chinouth Hyatt, which appears of record in the Office of the Register of Deeds for Washington County, at Jonesborough, Tennessee, in Roll Book 1072 at Image 1299, as Document No. 21018597.

The following information is for descriptive purposes only and shall not be construed as amending or altering the description set forth above in any way:

Tax Map No. 045-028.01

Property Address: 2826 Indian Ridge Road, Johnson City, TN 37604-2330

Street Address: The street address of the property is believed to be 2826 Indian Ridge Road, Johnson City, TN 37604, 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: 045 028.01

Current owner(s) of Record: Jeramey Todd Hager

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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