

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 18, 2026, at or about 11:00 AM, local time, the south side of the Maury County Courthouse, 41 Public Square, Columbia, TN 38401, pursuant to the Deed of Trust executed by Travis E. Henson, an unmarried man, to Realty Title & Escrow Company, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Cardinal Financial Company, Limited Partnership DBA Peoples Home Equity dated September 9, 2020, recorded in Book R2664, Page 827, Instrument No. 20016132, modified on March 24, 2025, in Book R3054, Page 1198, Instrument No. 25003932, and as corrected by Attorney's Affidavit recorded R3121, Page 802, Instrument No. 26000336, in the Register's Office for Maury County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Maury 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 d/b/a Shellpoint Mortgage Servicing

Other interested parties: First Horizon Bank

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

Legal Description: Tract I:

A tract or parcel of land located in the Fifth (5th) Civil District of Maury County, Tennessee, and being more particularly described as follows:

Beginning at East end of Bridge over Fountain Creek on Culleoka and Mooresville Pike and running thence with center of said pike 34 poles 32 links to Mitchell's corner; thence North 14 poles to Hackberry; thence East 15 poles to Walker's corner; thence West 39 poles 2 links to a stake, cedar and ironwood pointers; thence West 62 degrees North 14 poles 2 links to ironwood on South bank of Fountain Creek; and thence up the creek with its meanderings to the beginning, containing 8 acres 55 poles, more or less.

Included in the above description but excluded from this conveyance is a 2 acre tract sold off of the above 8 acre tract to John J. Ashe and wife, Annette G. Ashe, by deed of record from Reece Crews to John J. Ashe and wife, Annette G. Ashe in Book 555, page 559, of the Register's Office, Maury County, Tennessee, and more particularly described as follows:

Beginning at an iron pin in the NW corner of the herein described tract, said point being on the East bank of Fountain Creek before the creek moved its meanders Westwardly according to the information given by Reece Crews, thence with Roy Mitchell South 56 deg. 15 min. East passing an iron pin near the intersection of two fences at 37.62 feet, and continuing on with an old fence on or near the line between the Roy Mitchell property in all 210.0 feet to an iron pin; thence with Reece Crews (remaining portion of farm) South 32 deg. 26 min. West passing the North corner of Reece Crews home at a point 1.62 feet from house and passing the center line of a 20 foot road easement at 170.94 feet and passing an iron pin at 198.0 feet, in all 210.0 feet to the edge of Fountain Creek; thence following the old East bank of Fountain Creek before it moved its meanders Westwardly according to information given by Reece Crews North 32 deg. 26 min. East, 417.28 feet to the point of beginning, containing two (2) acres, by survey of John J. Harris, Tennessee Reg. Surveyor No. 6, September 18, 1973.

There is further granted and conveyed unto John J. Ashe and wife, Annette G. Ashe, a 20 foot easement for a road from this tract to an old existing road. The center line of said easement begins at a point North 56 deg. 15 min. West, 170.94 feet from the Southeast corner of the above described tract; thence with center line of said easement South 31 deg. 09 min. West, 207 feet to the center lines of an old road. This easement and right to use the old road gives John J. Ashe, et ux, a right of ingress and egress from the above described tract to a public road.

MAP 165, PARCEL 051.00

Tract II:

A tract or parcel of land located in the Fifth (5th) Civil District of Maury County, Tennessee, and being more particularly described as follows:

Bounded on the North by Roy Mitchell; East and South by Reece Crews (remaining portion of farm); West by R. L. Calvert and/or the old East bank of Fountain Creek and more particularly described as follows: Beginning at an iron pin in the Northwest corner of the herein described tract, said point being on the East bank of Fountain Creek before the creek moved

its meanders Westwardly according to the information given by Reece Crews; thence with Roy Mitchell South 56° 15' East passing an iron pin near the intersection of two fences at 37.62 feet and continuing on with an old fence on or near the line between the Roy Mitchell property and Reece Crews property, in all 210.0 feet to an iron pin; thence with Reece Crews (remaining portion of farm) South 32° 26' West 417.28 feet to an iron pin; thence with same North 56° 15' West passing the North corner of Reece Crews home at a point 1.62 feet from house and passing the center line of a 20 foot road easement at 170.94 feet and passing an iron pin at 198.0 feet, in all 210.0 feet to the edge of Fountain Creek; thence following the old bank of Fountain Creek before it moved its meanderings Westwardly according to information given by Reece Crews North 32° 26' East 417.28 feet to the point of beginning, containing by survey 2 acres.

There is a power line to Reece Crews house across the Southwest corner of the above described tract.

Also conveyed herewith is an easement for the purpose of ingress and egress, to and from the above-described property and Sheepneck Circle, being more particularly described in Joint Driveway Agreement of record in Book R1423, Page 709, said Register's Office.

MAP 165, Parcel 051.01

Commonly known as: 2620 E Sheepneck Circle, Culleoka, Tennessee 38451

Being the same property conveyed to Roubik & Associates, Inc by Warranty Deed from Wells Fargo Bank, N.A. dated December 4, 2018 and recorded December 31, 2018 in Book R2534, Page 1351, Register's Office for Maury County, Tennessee.

Further being the same property conveyed to Nicholas Waggoner, an unmarried man, by deed from Roubik and Associates, Inc. dated February 20, 2020 and recorded February 25, 2020 in Book R2615, Page 214, Register's Office for Maury County, Tennessee. The said Nicholas Waggoner having since died April 3, 2020. See Probate Case #P-112-20, Chancery Court of Maury County, Tennessee, which appoints Renee M. Waggoner as the Administrator.

Property is now vested in Travis E. Henson, an unmarried man, by Deed from Renee M. Waggoner, Sole Heir-at-Law of Nicholas Waggoner, recorded in Book R2664, Page 823, Register's Office for Maury County, Tennessee.

Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

Street Address: The street address of the property is believed to be 2620 East Sheepneck Circle, Culleoka, TN 38451, 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: 165-051.01 & 165-051.00

Current owner(s) of Record: Travis E. Henson

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com