

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 21, 2026, at or about 12:00 PM, local time, at the Roane County Courthouse, 200 East Race Street, Kingston, TN 37763, pursuant to the Deed of Trust executed by Cody R Howell, an unmarried person and Emily R Maranville, an unmarried person, to Charles E Tonkin, II, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Investors Group, its successors and assigns dated March 28, 2024, and recorded on April 3, 2024, in Book 1955, Page 678, Instrument No. 24002186, in the Register's Office for Roane County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Roane 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 Roane County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: All that a certain tract or parcel of land in Roane County, State of Tennessee, described as follows, to-wit:

Situated in Roane County, Tennessee, within the corporate limits of the City of Harriman, Tennessee, as shown on survey of Fred Moor, RLS 21, and being more particularly bounded and described as follow.

Beginning at an iron pin in the Southeast right-of-way line of Harding Road located, North 49 degrees 12 minutes East, 15 feet from the intersection of the Northeast line of a 14-foot drive with the Southeast right-of-way line of Harding Road; thence with the Southeast right-of-way line of Harding Road, North 49 degrees 12 minutes East, 130.8 feet to an iron pin in the Southeast right-of-way line of Harding Road; thence leaving the Southeast right-of-way line of Harding Road, South 55 degrees 25 minutes East, 65.2 feet to an iron pin thence, South 56 degrees 39 minutes East, 51.65 feet to an iron pin; thence severing the lands of Fred Scarbrough, South 40 degrees 57 minutes West, 137.35 feet to an iron pin in the Northeast line of a 14-foot drive; thence with the Northeast line of said 14-foot drive, North 57 degrees 42 minutes West, 109.98 feet to an iron pin in the Southeast line of said 14-foot drive; thence North 27 degrees 29 minutes west, 28.51 feet to an iron pin, in the point of Beginning.

Being the same property conveyed to Cody R. Howell, an unmarried person and Emily R. Maranville, an unmarried person by Warranty Deed from Ever Gilberto Arias Arizmendi and Maria Elena Parra Carmona, as husband and wife as tenants by the entirety dated March 28, 2024 and filed for record on April 3, 2024 in Book 1955, Page 676, in the Register's Office for Roane, Tennessee.

The improvements thereon being known as 286 Harding Road, Harriman, Tennessee - 37748.

Street Address: The street address of the property is believed to be 286 Harding Road, Harriman, TN 37748, 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: 026M-C-018.00-000

Current owner(s) of Record: Cody R. Howell and Emily R. Maranville

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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