

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on March 12, 2026, at or about 11:00 AM, local time, at the north entrance to the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by Franz L. Knox and Stella L. Knox, husband and wife, to American Title Company, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for United Financial Mortgage Corp., its successors and assigns dated March 25, 2004, and recorded in Book T1572, Page 239, in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: U.S Bank National Association, as Trustee for Terwin Mortgage Trust 2004-7HE, Asset-Backed Certificates, Series 2004-7HE

Other interested parties: None

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

Legal Description: Beginning at an existing iron pin in the west right-of-way line of Sweetbriar Circle (right-of-way 50.0 feet in total width or 25.0 feet at right angles from street centerline) at the northeast corner of Lot No. 23 in Section III of the Briarcliff Subdivision, a plat of which appears of record in Plat Book 2, page 87 in the Register's Office of Madison County, Tennessee and being located North a distance of 284.9 feet along the west right-of-way line of Briarcliff Circle from its intersection with the pavement centerline of Bryant Street; thence from the point of beginning, South 89 degrees 39 minutes 12 seconds West a distance of 139.84 feet along the north line of the aforesaid Lot No. 23 to an existing iron pin in the east line of Lot No. 3 in the Southall-Dickson Subdivision, a plat of which appears of record in Plata Book 1, page 269 in the Register's Office of Madison County, Tennessee; Thence North 00 degrees 00 minutes 15 seconds West a distance of 80.00 feet along the east line of the aforesaid Lot No. 3 and a portion of Lot No. 4 to a metal fence corner post at the southwest corner of Lot No. 27 in the aforesaid Section III of the Briarcliff Subdivision; Thence North 89 degrees 39 minutes 12 seconds East a distance of 139.84 feet along the south line of Lot No. 27 to an existing iron pin in the west right-of-way line of Sweetbriar Circle; thence South a distance of 80.00 feet along the west right-of-way line of same to an existing iron pin at the point of beginning and containing 0.257 acre. All bearings are relative to same as appears along the west right-of-way line of Sweetbriar Circle on the recorded plat of Briarcliff Subdivision, Section III as recorded in Plat Book 2, page 87 in the Register's Office of Madison County, Tennessee. Being Lot No. 25 in Section III of the Briarcliff Subdivision recorded as aforesaid and being the same property formerly belonging to C. Tyrone Phinnessee (see Deed Book 446, page 114 in the Register's Office of Madison County, Tennessee)

Being the same property conveyed to the grantors herein by deed recorded in Deed Book 532, page 424, in the Register's Office of Madison County, Tennessee.

Street Address: The street address of the property is believed to be 27 Sweetbriar Circle, Jackson, TN 38301, 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: 065H-G-004.00-000

Current owner(s) of Record: Franz L. Knox and Stella L. Knox

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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