

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 5, 2026, at or about 10:00 AM, local time, at the Sumner County Courthouse, 100 Public Square, Gallatin, TN 37066, pursuant to the Deed of Trust executed by Juliet B Moss, joined by her husband, Evan W. Moss, to Castleman Title, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for First Horizon Home Loan Corporation d/b/a First Tennessee Home Loans, its successors and assigns, dated December 28, 2005, and recorded on January 3, 2006, in Book 2415, Page 795, Instrument No. 777844, in the Register's Office for Sumner County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sumner 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: The Bank of New York Mellon f/k/a The Bank of New York as Trustee for First Horizon Alternative Mortgage Securities Trust 2006-FA1

Other interested parties: Citibank N.A., as trustee of SACO I Trust 2006-5; STONE CREEK HOMEOWNER'S ASSOCIATION, INC.

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

Legal Description: Land in Sumner County, Tennessee, being Lot No. 15 on the Final Plat of Stone Creek Subdivision, Phase Two, of record in Plat Book 22, Page 154, Register's Office for Sumner County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Juliet B. Moss, and husband, Evan W. Moss, by deed from Halcomb Homes LLC, of record in Record Book 2415, Page 793, Register's Office for Sumner County, Tennessee.

Evan W. Moss, husband of Juliet B. Moss, joins in this conveyance for the express purpose of relinquishing any marital rights which he may have in said property, but is in no way liable for the repayment of said indebtedness.

Street Address: The street address of the property is believed to be 1018 Notting Hill Drive, Gallatin, TN 37066, 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: 124O A 015.00 000

Current owner(s) of Record: Juliet B. Moss and Evan W. Moss

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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