SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 10, 2026, at or about 11:00 AM, local time, at the Gibson County Courthouse, 1 Court Square, Trenton, TN 38382, pursuant to the Deed of Trust executed by Crystal Pulfer, a married woman, to Charles Patterson, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Southwest Funding, LP, its successors and assigns dated April 8, 2022, and recorded on April 12, 2022, in Book 1077, Page 1271, Instrument No. 215316 and modified on April 8, 2024, in Book 1102, Page 2054, Instrument No. 232563, and on January 6, 2025, in Book 1112, Page 2450, Instrument No. 239017, in the Register's Office for Gibson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Gibson 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: Rocket Mortgage, LLC

Other interested parties: Village Capital & Investment, LLC; Secretary of Housing and Urban Development

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

Legal Description: Land lying and being in Gibson County, Tennessee, and being more particularly described as follows:

Map 169D Group A Parcel 48.00

128 Walnut Drive, Humboldt, TN

BEING Lots Twelve (12) and Thirteen (13), Block 3, Walnut Grove Subdivision, a plat of which appears of record in Plat Cabinet 1 Slide 167, in the Register's Office of Gibson County, Tennessee.

BEING the same real estate conveyed to Crystal Pulfer by Warranty Deed of record in Record Book 1077 page 1269, in the Register's Office of Gibson County, Tennessee.

Street Address: The street address of the property is believed to be 128 Walnut Drive, Humboldt, TN 38343, 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: 169D-A-048.00

Current owner(s) of Record: Crystal Pulfer

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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