

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 6, 2026, at or about 11:00 AM, local time, Hickman County Courthouse, 104 College Avenue, Centerville, TN 37033, pursuant to the Deed of Trust executed by Joseph D Ruhl, Kimberly A Ruhl, husband and wife, to H. Wallace Moroney, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for USAA Federal Savings Bank, its successors and assigns dated April 6, 2007, and recorded on April 11, 2007, in Book 20, Page 5649, Instrument No. 07002398, and modified on May 24, 2007, in Book 21, Page 589, Instrument No. 07003930, in the Register's Office for Hickman County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hickman 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: USAA Federal Savings Bank; Hickman County Solid Waste Management, Kimberly A. Ruhl

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

Legal Description: Lying and being in the Fifth Civil District of Hickman County, Tennessee, and being more particularly described as follows:

BEGINNING on an iron pin at Carl Crow's Southeast corner; thence running with a fence line North 17 degrees 06 minutes West 249 feet; North 8 degrees 30 minutes West 615 feet; North 22 degrees 55 minutes East 294 feet to a point in the center of Bristow Cave Branch; thence running up branch South 75 degrees 25 minutes East 285 feet; South 82 degrees 09 minutes East 480.65 feet; thence leaving branch and running North 80 degrees 10 minutes East 217.0 feet to a stake; thence running South 41 degrees 22 minutes West 375.0 feet to an iron pin; thence running with the East side of a driveway as follows: South 16 degrees 32 minutes West 115.6 feet; South 12 degrees 22 minutes West 199.3 feet; South 11 degrees 50 minutes West 132.5 feet; South 20 degrees 30 minutes West 149.8 feet; South 25 degrees 16 minutes West 165.8 feet; South 1 degree 19 minutes East 74.9 feet; South 6 degrees 52 minutes East 202.9 feet to an iron pin; thence leaving edge of road and running South 64 degrees 55 minutes West 187.5 feet to an iron pin; thence North 38 degrees 30 minutes West 469.5 feet to the beginning, containing 19.2 acres, more or less.

INCLUDED in the above described property, BUT EXCLUDED from this conveyance is the following described property:

BEGINNING at a 2 inch iron pipe found in a fence corner at an interior corner on the Northerly line of Stanley and Cherie Shelly (Record Book 7, Page 7484), the same being the Southeast corner of Carl and Kathleen Crow (Deed Book P-002, Page 21), an interior corner on the Westerly line of Stanley and Cherie Shelly (Deed Book 50, Page 221), and the Southwest corner of the tract herein described and runs; thence North 04 degrees 45 minutes 39 seconds West 262.25 feet with or near a wire fence and with the Easterly line of the aforementioned Crow Parcel to a 20 inch White Oak found; thence leaving said Easterly line and continuing with or near said wire fence and with a severance line of the aforementioned Shelly Parcel (Deed Book 50, Page 221) as follows South 84 degrees 39 minutes 04 seconds East 298.84 feet to a wood fence post found; thence South 10 degrees 17 minutes 21 seconds West 267.35 feet to a wood fence post found; thence South 01 degrees 48 minutes 45 seconds East 350.01 feet to a wood fence post found on the Northerly line of the aforementioned Shelly Parcel (Record Book 7, Page 7484); thence continuing with or near said wire fence and with said Northerly line as follows North 40 degrees 49 minutes 19 seconds West 70.07 feet to a wood fence post found; thence North 30 degrees 51 minutes 11 seconds West 220.98 feet to a wood fence post found; thence North 61 degrees 12 minutes 05 seconds East 7.49 feet to a wood fence post found; thence North 25 degrees 20 minutes 13 seconds West 69.92 feet to wood fence post found; thence North 39 degrees 00 minutes 56 seconds West 89.91 feet to the point of beginning, containing 2.53 acres within these bounds as determined by a Category Two survey by Advantage Land Surveying (Devon R. Acheson RLS # 1867) using magnetic bearings taken on January 2, 2002.

Also conveyed herewith is a fifty (50) foot access easement along existing driveway.

Also conveyed herewith is an easement for ingress/egress and utilities along the eastern boundary line of the property owned by Stanley Shelly and shown on Map 021, Parcel 6.04. Said easement shall be fifty (50) feet in width.

Being the same property conveyed to Joseph D. Ruhl and wife, Kimberly A. Ruhl by Deed from Stanley W. Shelly, widowed dated April 10, 2007 and of record in Book 20, Page 5646 in the Register's Office of Hickman County, Tennessee.

This conveyance in trust is subject to a twenty (20) foot ingress/egress easement as reserved in Deed book 50, Page 221, in the Register's Office of Hickman County, Tennessee.

Street Address: The street address of the property is believed to be 9176 Old Highway 46, Lyles, TN 37098, 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: 021-006.03

Current owner(s) of Record: Joseph D. Ruhl

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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