

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 10, 2026, at or about 10:00 AM, local time, at the Anderson County Courthouse, 100 North Main Street, Clinton, TN 37716, pursuant to the Deed of Trust executed by Ricky Shultz and wife, Shona Shultz, to Timios, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for CrossCountry Mortgage, LLC, its successors and assigns, dated January 26, 2024, and recorded on January 31, 2024, in Book 1832, Page 975, Instrument No. 24000703, and modified on May 15, 2025, in Book 1863, Page 1736, Instrument No. 25004468, in the Register's Office for Anderson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Anderson 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: CrossCountry Mortgage, LLC

Other interested parties: Valle Serrulata, LLC c/o Law Office of James R Vaughan; Automotive Credit Corporation; Secretary of Housing and Urban Development

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

Legal Description: THE REAL PROPERTY DESCRIBED AS FOLLOWS:

SITUATE IN DISTRICT NO. FOUR (4) OF ANDERSON COUNTY, TENNESSEE, WITHOUT THE CORPORATE LIMITS OF ANY MUNICIPALITY, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN AT THE NORTHWESTERN CORNER OF HILL AND THE SOUTHEASTERN CORNER OF POWERS, AND BEING A COMMON CORNER WITH THE NORTHEASTERN CORNER OF THIS TRACT OF LAND, SAID PIN BEING LOCATED 1,058.78 FEET IN A WESTERLY DIRECTION FROM THE INTERSECTION OF OFFUT SPUR ROAD AND ROSS CEMETERY ROAD; THENCE WITH THE LINE OF HILL, SOUTH 36 DEGREES 16 MINUTES 11 SECONDS WEST 182.50 FEET TO A POST, AT THE CORNER OF TUCKER; THENCE WITH THE LINE OF TUCKER, SOUTH 89 DEGREES 54 MINUTES 19 SECONDS WEST 145.65 FEET TO AN AXLE IN THE LINE OF WOODS; THENCE WITH THE LINE OF WOODS, NORTH 01 DEGREES 20 MINUTES 00 SECONDS EAST 235.49 FEET TO AN AXLE AT THE CORNER OF POWERS; THENCE WITH THE LINE OF POWERS, SOUTH 70 DEGREES 27 MINUTES 52 SECONDS EAST 263.29 FEET TO THE POINT OF BEGINNING, ACCORDING TO THE SURVEY OF MARSHALL MONROE, TENNESSEE CERTIFICATION NO. 721, OF KNOXVILLE, TENNESSEE, PREPARED ON DECEMBER 9, 2000.

TOGETHER WITH THE USE OF A THIRTY (30) FOOT NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS, AS DESCRIBED IN DEED BOOK Z, SERIES 14, PAGE 270, IN THE REGISTER'S OFFICE FOR ANDERSON COUNTY, TENNESSEE.

APN: 030 119.13 000

BEING THE SAME PROPERTY CONVEYED TO RICKY SHULTZ AND WIFE, SHONA SHULTZ BY DEED FROM HAROLD L. GIVENS (A/K/A HAROLD GIVENS) AND WIFE, JUDY GIVENS; AND MARILYN M. SHELBY (A/K/A MARILYN HOSKINS SHELBY), FRANKLIN RAY HOSKINS II (FORMERLY KNOWN AS FRANKLIN JESSE HOSKINS), MATTHEW HOSKINS, CRISSIE MARIE THOMPSON, AND NANCY PARKER, ALL BEING THE SOLE HEIRS-AT-LAW OF DIXIE JEWELL HOSKINS (A/K/A DIXIE J. HOSKINS AND DIXIE HOSKINS), RECORDED 03/22/2022 IN DEED BOOK 1787 PAGE 2034, IN THE REGISTER'S OFFICE OF ANDERSON COUNTY, TENNESSEE.

Included to-wit is a 1998 CMH 76x27 Manufactured Home Serial No. CAP004914TNANB HL28764A

Street Address: The street address of the property is believed to be 129 Sparrow Lane, Lake City, TN 37769, 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: 030-119.13-000

Current owner(s) of Record: Ricky Shultz and Shona Shultz

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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