

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on July 29, 2026, at or about 11:00 AM, local time, at the main entrance of the Carter County Courthouse, 801 East Elk Avenue, Elizabethton, TN 37643, pursuant to the Deed of Trust executed by Jess Simerly AKA Jess Stewart Simerly, an unmarried man, to Jerry Bridenbaugh, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for eMortgage Funding LLC, its successors and assigns, dated July 15, 2025, and recorded on July 21, 2025, in Book 607, Page 472, Instrument No. 25004601, in the Register's Office for Carter County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Carter 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: UNITED WHOLESALE MORTGAGE, LLC

Other interested parties: None

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

Legal Description: All the following described real property located in the County of Carter, State of Tennessee and further described as follows:

SITUATED in the 11th Civil District of Carter County, Tennessee, and more particularly described as follows:

BEGINNING on an iron stake in the southeasterly intersection of an alley and the Dennis Cove Drive; thence with the southerly line of the Dennis Cove Drive South 56 deg. East a distance of 78 feet to the point of same; thence South 34 deg. West a distance of 115 feet to a point in the northerly line of an alley; thence north 56 deg. West 78 feet to the intersection of an alley on the West side of the property; thence with the said alley North 34 deg. East a distance of 115 feet to the beginning, being all of Lot No. 8 in the Braemar Improvement Corporation Plat as shown by map of record in Plat Book 3, at page 160, in the Register's Office of Carter County, Tennessee.

This property is subject to utility easements and restrictions contained in a deed from George S. Brown, et ux, Mary Emma Brown conveyed to Alexander Teglas and wife, Sarah H. Teglas. There is also a restriction against the described property for dealing in, selling or handling any types or kinds of intoxicating beverages.

The improvements thereon being known as 200 Dennis Cove Road.

The last deed of record is a Quitclaim Deed recorded on 3/25/2025 in Record Book 593, Page 603, in the Register's Office for Carter County, TN.

Street Address: The street address of the property is believed to be 200 Dennis Cove Road, Hampton, TN 37658, 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: 066D-C-026.00

Current owner(s) of Record: Jess Stewart Simerly

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](http://CapitalCityPostings.com).**

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