SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 18, 2026, at or about 11:00 AM, local time, at front entrance of the Sequatchie County Courthouse, 22 Cherry Street East, Dunlap, TN 37327, pursuant to the Deed of Trust executed by David Alan Smith and Tera Allece Smith Husband and Wife, to Wilburn J. Evans, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for FirstBank, its successors and assigns, dated September 6, 2017, and recorded on September 11, 2017, in Book 358, Page 593, Instrument No. 17001801, in the Register's Office for Sequatchie County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sequatchie 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: FirstBank

Other interested parties: Secretary of Housing and Urban Development

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

Legal Description: Real estate located in the 2nd Civil District of Sequatchie County, Tennessee, and more particularly described as follows:

Beginning on an iron rod set in the southern margin of Sherman Road, said rod is the northwest corner to this described tract and a northeast corner to Pickett, thence leaving said rod and with the southern margin of Sherman Road the following calls: S 74-05-24E, 64.67 feet; thence S 70-05-53E, 80.65 feet, thence S 52-26-05E, 41.77 feet, thence S 32-29-56E, 45.33 feet; thence S 23-03-00E, 101.43 feet to an iron rod set, thence leaving said road and with Layne (property line agreement suggested here), S 49-42-39W, 245.00 feet to an iron rod set, being in the line of Bernard Sherman, thence with said Sherman line, N 43-17-21 W, 275.20 feet to a 3/4 inch square metal pipe in a utility line, and in the line of Pickett; thence with said Pickett, N 41-12-21E, 213.09 feet to the point of beginning containing 1.77 acre as per survey of Dion Ault RLS #2678 dated February 12, 2016.

Subject to any and all existing easements.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

Subject to all water easements to and for the Cagle and Fredonia Water Utility District.

LAST DEED AND PRIOR REFERENCE: BOOK 339, PAGE 6, REGISTER`S OFFICE, SEQUATCHIE COUNTY, TENNESSEE.

Street Address: The street address of the property is believed to be 408 Sherman Road, Dunlap, TN 37327, 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: 013-017.04-000

Current owner(s) of Record: DAVID ALAN SMITH AND TERA ALLECE SMITH

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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