

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 22, 2026, at or about 11:00 AM, local time, at the Henry County Courthouse, 100 West Washington Street, Paris, TN 38242, pursuant to the Deed of Trust executed by James Smith aka Mitchell Smith, a married man and Vicki L. Smith, his wife, to Yale Riley, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Quicken Loans Inc., its successors and assigns dated November 17, 2018, and recorded on December 3, 2018, in Book 502, Page 38, Instrument No. 141825, and modified on August 5, 2025, in Book 674, Page 282, Instrument No. 183744, in the Register's Office for Henry County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Henry 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: Secretary of Housing and Urban Development

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

Legal Description: LAND SITUATED IN THE COUNTY OF HENRY IN THE STATE OF TN

CERTAIN REAL ESTATE LOCATED IN THE ELEVENTH CIVIL DISTRICT OF HENRY COUNTY, TENNESSEE.

BEGINNING AT AN IRON PIN SET IN FENCE AT THE NORTHEAST CORNER OF THIS TRACT AND IN THE WEST RIGHT OF WAY OF HIGHWAY 641, SAID POINT BEING LOCATED SOUTH 35 DEGREES 38 MINUTES 47 SECONDS EAST 510.57 FEET FROM ORIGINAL TRACT FENCE CORNER; THENCE WITH LEAVING FENCE WITH NEW DIVIDING LINES AS FOLLOWS: SOUTH 55 DEGREES 11 MINUTES 26 SECONDS WEST 715.79 FEET TO AN IRON PIN SET AT THE NORTHWEST CORNER OF THIS TRACT; THENCE SOUTH 34 DEGREES 48 MINUTES 34 SECONDS EAST 200.00 FEET TO AN IRON PIN SET AT THE SOUTHWEST CORNER OF THIS TRACT; THENCE ALONG A 30 FOOT WIDE RETAINED STRIP OF THE ORIGINAL TRACT, NORTH 55 DEGREES 11 MINUTES 26 SECONDS EAST 715.79 FEET TO AN IRON PIN SET IN FENCE AT THE SOUTHEAST CORNER OF THIS TRACT AND IN THE WEST RIGHT OF WAY OF HIGHWAY 641; THENCE WITH FENCE AND SAID RIGHT OF WAY, NORTH 34 DEGREES 48 MINUTES 34 SECONDS WEST 200.00 FEET TO THE POINT OF BEGINNING, CONTAINING 3.287 ACRES, MORE OR LESS, AS SURVEYED ON JUNE 19, 1996, BY ROBERT G. BARRETT, REGISTERED LAND SURVEYOR NO. 898.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 10490 Highway 641 S, Springville, TN 38256-5454

The property address and tax parcel identification number listed are provided solely for information purposes

Being the same property conveyed to Mitchell Smith, by deed dated July 17, 1996 of record in Deed Book 246, Page 951, in the County Clerk's Office.

Street Address: The street address of the property is believed to be 10490 Highway 641 South, Springville, TN 38256, 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: 150 025.03 000

Current owner(s) of Record: Mitchell 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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