SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on December 1, 2026, at or about 10:00 AM, local time, at the front door of the Lake County Courthouse, 229 Church Street, Tiptonville, TN 38079, pursuant to the Deed of Trust executed by Henry Soucy, an unmarried man, to FMLS, INC, as Trustee for Regions Bank d/b/a Regions Mortgage dated August 15, 2011, and recorded on August 17, 2011, in Book 30, Page 836, Instrument No. 9542, in the Register's Office for Lake County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Lake 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: Regions Bank d/b/a Regions Mortgage

Other interested parties: None

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

Legal Description: Tract 1:

Situated, lying and being in the Fifth (5th) Civil District of Lake County, Tennessee, and further described as follows, to wit:

Bounded on the North by a vacant lot formerly owned by Goldyne Drumright Taylor; on the South by Fred Wortman, Jr.; on the West by Elizabeth Sanders Farms; and on the East by Main Street. The Property is located at 327 S. Main Street and includes a house known as the Willingham Home Place.

Tax Map 057K, Group N, Parcel 004.00

Tract 2:

Situated, lying and being in the Fifth (5th) Civil District of Lake County, Tennessee, and further described as follows, to wit:

Beginning at a point in the West margin of Main Street; this being the Southeast corner of the Talmadge Taylor (Now Jesse Hudgins) homeplace and the Northeast corner of the lot herein described; runs thence with the Talmadge Taylor (Now Jesse Hudgins) South boundary line approximately 400 feet to a point in the former W.N. Wyatt east boundary line (Now Elizabeth Sanders, formerly Wilma Dodd Farm); runs thence South 50 feet to a stake in the Dodd (Now Sanders) East boundary line, this point being the Paul Willingham Northwest corner of his homeplace lot and the Southwest corner of the lot herein described; runs thence east with the Willingham North boundary line (Formerly Paul Willingham) approximately 400 feet to a point in the west margin of Main Street; runs thence North 50 feet with the West margin of Main Street to the point of beginning.

Tax Map 057k, Group N, Parcel 003.00

Being the same property conveyed to Henry W. Soucy by Warranty Deed from Kenneth Biggers and wife, Cathy Biggers by recorded in Record Book 30, Page 834, in the Register's Office for Lake County, Tennessee.

Commonly known as: 327 South Main Street, Ridgely, Tennessee 38080.

Street Address: The street address of the property is believed to be 327 South Main Street, Ridgely, TN 38080, 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: 057K-N-004.00/057K-N-003.00

Current owner(s) of Record: Henry W. Soucy

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.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com