

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 11, 2026, at or about 2:00 PM, local time, at the front door of the Monroe County Courthouse, 105 College Street, Madisonville, TN 37354, pursuant to the Deed of Trust executed by James Dennis Sterling, unmarried man, to Megan K. Trott, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Community Mortgage, Inc., its successors and assigns, dated November 8, 2023, and recorded on November 20, 2023, in Book Q-41, Page 680, Instrument No. 23007087, in the Register's Office for Monroe County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Monroe 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: Planet Home Lending, LLC

Other interested parties: 1st Franklin Financial Corp.

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

Legal Description: Situated in District No. One of Monroe County, Tennessee, and within the corporate limits of the City of Sweetwater, lying on the north side of Boykin Street and more particularly described as follows:

Beginning at a one inch iron pipe set in the corner of said Lot at the junction of an alley and Boykin Street, said pipe set North 86 28 min. West 188.5 feet from the centerline intersection of Boykin Street and Price Street; thence from said beginning point and with Boykin Street South 89 deg. 24 min. West 75.44 feet to an iron pin, corner with Jon Lee (Deed Book 264, Page 150); thence North 01 deg. 12 min. West 107.45 feet to an iron pin; thence South 83 deg. 40 min. East 75 feet to an iron pin in an alley; thence with said alley South 01 deg. 50 min. East 98.42 feet to an iron pin, the point of beginning, according to survey of Luther D. Hayes Land Surveyor, 358 County Road 286, Ten Mile, Tennessee 37880, same dated July 23, 2001, and bearing Drawing No. C-372.

LESS AND EXCEPT any road rights of way of record.

Being the same property conveyed to Greg Montooth, by Warranty Deed dated July 8, 2021, from Felicia A. McCampbell, single, and of record in Book 425, Page 692, in the Register's Office for Monroe County, Tennessee.

Being the same property conveyed to James Dennis Sterling, Unmarried Man, by Warranty Deed dated November 8, 2023, of record in Deed Book 452, Page 460, Register's Office for Monroe County, Tennessee.

Included to-wit is a 2022 CMH 44x23 Manufactured Home with Serial #CLH047743TNAB

Street Address: The street address of the property is believed to be 508 Boykin Road, Sweetwater, TN 37874, 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: 023B B 013.00 000

Current owner(s) of Record: James Dennis Sterling

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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