

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 29, 2026, at or about 11:00 AM, local time, at the Franklin County Courthouse, 1 South Jefferson Street, Winchester, TN 37398, pursuant to the Deed of Trust executed by Jan Carlo Tanafranca and Taylor Alexandria Tanafranca, husband and wife, to Southern Tennessee Title & Escrow, LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns dated November 23, 2021, and recorded ON November 30, 2021, in Book T1420, Page 132, Instrument No. 21010434, in the Register's Office for Franklin County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Franklin 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: NewRez LLC

Other interested parties: Secretary of Housing and Urban Development

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

Legal Description: A certain tract or parcel of land lying and being in the 1st Civil District of Franklin County, Tennessee, being bounded and described as follows:

Being all of Lot No. 22, of Magnolia Estates Subdivision, Phase I, as set out on plat of record in Plat Envelope 377A, Register's Office of Franklin County, Tennessee, to which plat reference is hereby made for a complete description.

Being the same property conveyed to Jan Carlo Tanafranca and wife, Taylor Alexandria Tanafranca filed of record in Deed Book 461, Page 287, Register's Office of Franklin County, Tennessee.

This conveyance is made subject to the following:

Setbacks, easements and all other matters as shown or set out on plat recorded in Envelope 377A, Register's Office of Franklin County, Tennessee.

Covenants, conditions, and restrictions as set forth in instrument recorded in Deed Book 317, Page 741, Register's Office of Franklin County, Tennessee.

Any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and right-of-way for public utilities and otherwise.

The improvements thereon being known as 272 Strawberry Drive, Winchester, Tennessee - 37398.

Street Address: The street address of the property is believed to be 272 Strawberry Drive, Winchester, TN 37398, 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: 075G A 024.00 000

Current owner(s) of Record: Jan Carlo Tanafranca and Taylor Alexandria Tanafranca

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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