

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 14, 2026, at or about 10:00 AM, local time, at the Humphreys County Courthouse, 202 Court Square, Waverly, TN 37185, pursuant to the Deed of Trust executed by Bertha Jane Wofford, an unmarried woman, to Alan E. South, Attorney at Law, South & Associates, PC, as Trustee for Urban Financial Group dated March 6, 2010, and recorded on March 22, 2010, in Book TD209, Page 1632, Instrument No. 10000661, in the Register's Office for Humphreys County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Humphreys 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: TIKVA 2024 LLC

Other interested parties: The Estate/Unknown Heirs of Bertha Jane Wofford

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

Legal Description: Exhibit A to the Mortgage made on March 6, 2010, by Bertha Jane Wofford, an unmarried woman ("Borrower") to Urban Financial Group ("Lender"). The Property is located in the county of HUMPHREYS, state of Tennessee, described as follows:

### TRACT NO I

Beginning on a stake in the center of the Trace Creek Road that leads past the Jesse Merideth house; said stake being 50 feet west from J.S. Sykes' west boundary line; running thence with the center of the said road South 85° West, 515 feet to a stake said road; thence Sand: 49° West, with said road 225 feet to a stake in said road and in J.O. Sykes' east boundary line; thence South 3° West, with Sykes' east boundary line 80 feet to a stake in the north margin of the N.C. & St. L. Railroad; thence North 77 1/2° East, with said right of way 690 feet to a stake in the said right of way; thence North 3° East, 135 feet to the beginning, conveying one lot. Including half of the public road and the utility line but excluded from this conveyance.

### TRACT NO. II

A certain lot situated in the Second Civil District of said County and State, in the eastern edge of the City of Waverly, and bounded as follows: Beginning at a stake at the south margin of East Railroad Street, formerly Old Highway 70 and being Wofford's NEC, running thence south with Wofford's EBL, approximately 125 to a stake at the said street; thence West with said street 50 feet to the beginning. INCLUDED in the above described property but excluded from this conveyance is a tract conveyed to Aaron R. Wofford and wife, Sheila B. Wofford, of record in Deed Book 1 13, page 684, being the same property conveyed to Aaron R. Wofford and wife, Bertha Jane Wofford in Warranty Deed Book 182, pages 1861-1865.

Being the same property conveyed to BERTHA JANE WOFFORD, by deed from AARON RICHARD WOFFORD, of record in Book 185, page 871, dated July 29, 2003, said Register's Office.

Street Address: The street address of the property is believed to be 926 East Railroad Street, Waverly, TN 37185, 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: 064F H 00200 000

Current owner(s) of Record: Bertha Jane Wofford

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.

*The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof. 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](http://CapitalCityPostings.com).**

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