

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on June 11, 2026, at or about 2:00 PM, local time, at the main entrance of the Cheatham County Courthouse, 100 Public Square, Ashland City, TN 37015, pursuant to the Deed of Trust executed by Melissa Workman and Husband, Freddy Sanders, to Main Street Title, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Financial Resources, Inc., as successors and assigns, dated May 25, 2016, and recorded on May 26, 2016, in Book 510, Page 1100, Instrument No. 170391, in the Register's Office for Cheatham County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Cheatham 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: Lakeview Loan Servicing, LLC

Other interested parties: Freddy Sanders

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

Legal Description: Land in the 11th Civil District of Cheatham County, Tennessee, being the lot located on the one lot subdivision plat of Wayne Deal Property of record in Plat Book 8, page 73, Slide 93A-2, Register's Office for Cheatham County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Eric J. Shiflet and wife, Suzanne Shiflet, by deed from Regions Bank, an Alabama Banking Corporation, of record in Record Book 311, page 570, dated February 6, 2009, said Register's Office.

Now being conveyed to Melissa Workman by deed dated May 25, 2016 from Eric J. Shiflet and Suzanne Shiflet being recorded in Book 510 Page 1097.

Street Address: The street address of the property is believed to be 1867 Highway 70, Kingston Springs, TN 37082, 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: 090 038.03

Current owner(s) of Record: Melissa Workman

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.

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