

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 12, 2026, at or about 2:00 PM, local time, at the main entrance of the Lincoln County Courthouse, 112 Main Avenue South, Fayetteville, TN 37334, pursuant to the Deed of Trust executed by Eric Elrod and wife, Teresa Elrod, to COAST TO COAST, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMETOWN LENDERS INC., its successors and assigns, dated November 12, 2020, and recorded on July 25, 2025, in Book TD905, Page 70, Instrument No. 25003248, in the Register's Office for Lincoln County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Lincoln 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: Seneca Mortgage Servicing LLC

Other interested parties: None

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

Legal Description: COMMENCING AT RAILROAD SPIKE SET AT THE INTERSECTION OF THE SOUTH MARGIN OF ARDMORE HIGHWAY (STATE HIGHWAY 110), 30.0 FEET FROM ITS CENTERLINE, AND THE WEST MARGIN OF ASA SMITH ROAD, 25.0 FEET FROM ITS CENTERLINE, SAME BEING THE NORTHERN MOST CORNER OF THE BRUCE MITCHELL, JR. AND JANE MITCHELL PROPERTY, REF. D.B. R-12 PG. 578. THENCE, FROM THE POINT OF COMMENCEMENT AND WITH THE SOUTH MARGIN OF SAID ARDMORE HIGHWAY (STATE HIGHWAY 110), SOUTH 58° 58' 06" WEST, A DISTANCE OF 80.43 FEET AND SOUTH 58° 20' 53" WEST, A DISTANCE OF 57.31 FEET TO A 1/2 INCH REBAR SET AND CAPPED, PHILLIPS 1994, ON THE SOUTH MARGIN OF SAID HIGHWAY, 30.0 FEET FROM ITS CENTERLINE, SAME BEING AN AGREED POINT BETWEEN BRUCE MITCHELL, JR. AND JANE MITCHELL AND BARRY CURTIS BARRON, RONALD REE BARRON, DONALD DEE BARRON, JOHNNY MAC BARRON AND PAMELA LATORIAH HASTINGS AND THE TRUE POINT OF BEGINNING OF THE PROPERTY HEREIN DESCRIBED. THENCE, FROM THE POINT OF BEGINNING, LEAVING THE SOUTH MARGIN OF SAID HIGHWAY AND WITH A LINE OF AGREEMENT BETWEEN THE ABOVE MENTIONED PARTIES, SOUTH 66° 20' 02" EAST, A DISTANCE OF 100.90 FEET TO A 1/2 INCH REBAR SET AND CAPPED, PHILLIPS 1994, AND SOUTH 89° 32' 16" EAST, A DISTANCE OF 34.84 FEET TO A 1/2 INCH REBAR SET AND CAPPED, PHILLIPS 1994, ON THE WEST MARGIN OF THE PREVIOUSLY MENTIONED ASA SMITH ROAD, 25.0 FEET FROM ITS CENTERLINE, AT THE NORTHEAST CORNER OF THE PROPERTY HEREIN DESCRIBED. THENCE, LEAVING SAID LINE OF AGREEMENT AND WITH THE WEST MARGIN OF SAID ASA SMITH ROAD, SOUTH 02° 07' 25" EAST, A DISTANCE OF 46.47 FEET AND SOUTH 00° 29' 40" WEST, A DISTANCE OF 73.30 FEET TO A 1/2 INCH REBAR SET AND CAPPED, PHILLIPS 1994, ON THE EAST MARGIN OF SAID ASA SMITH ROAD, 25.0 FEET FROM ITS CENTERLINE, AT THE SOUTHEAST CORNER OF THE PROPERTY HEREIN DESCRIBED. THENCE, LEAVING THE EAST MARGIN OF SAID ROAD, NORTH 82° 22' 56" WEST, A DISTANCE OF 4.94 FEET TO A 5/8 INCH REBAR FOUND AT THE NORTHEAST CORNER OF THE DONALD FERGUSON PROPERTY. REF. D.B. Z-11 PG. 483. THENCE, WITH THE NORTH BOUNDARY OF SAID DONALD FERGUSON PROPERTY, NORTH 82° 22' 56" WEST, A DISTANCE OF 320.59 FEET TO A 1/2 INCH REBAR SET AND CAPPED, PHILLIPS 1994, ON THE SOUTH MARGIN OF THE PREVIOUSLY MENTIONED ARDMORE HIGHWAY (STATE HIGHWAY 110), 30.0 FEET FROM ITS CENTERLINE AT THE NORTHWEST CORNER OF SAID DONALD FERGUSON PROPERTY, SAME BEING THE SOUTHWEST CORNER OF THE PROPERTY HEREIN DESCRIBED. THENCE, WITH THE SOUTH MARGIN OF SAID HIGHWAY, NORTH 58° 51' 55" EAST, A DISTANCE OF 227.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.69 ACRES. AS PER SURVEY OF JOHN PHILLIPS, DATED JUNE 13, 2014.

BEING THE SAME PROPERTY CONVEYED TO ERIC ELROD AND WIFE, TERESA ELROD BY WARRANTY DEED FROM PAMELA LATORIAH HASTINGS WHITE AND RONALD REE BARRON AND DONALD DEE BARRON AND JOHNNY MAC BARRON AND SEAN BARRON AND ERIC BARRON AND ANREW BARRON AND IAN BARRON OF RECORD AS INSTRUMENT NO. (BOOK) L15 / (PAGE) 352 IN THE REGISTER'S OFFICE FOR LINCOLN COUNTY, TENNESSEE, DATED JULY 24, 2015 AND RECORDED ON JULY 27, 2015.

Street Address: The street address of the property is believed to be 3 Asa Smith Road, Ardmore, TN 38449, 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: 145-041.00

Current owner(s) of Record: Eric Elrod and Teresa Elrod

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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