

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on November 6, 2025, at or about 11:00 AM, local time, at the north entrance to the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by Gabriel Acosta and wife, Ivon Acosta, to Fidelity National Title, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Planet Home Lending LLC dated May 17, 2021, and recorded in Book T2159, Page 973, in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: None

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

Legal Description: BEGINNING at an iron pin on the east margin of Beach Bluff Bottom Road (30 feet at right angles from centerline) at a southwest corner of Miller Lumber Company as recorded in Deed Book 547, Page 253 in the Register's Office of Madison County, Tennessee; thence with an interior south line of said lumber company North 89 degrees 28 minutes 52 seconds East a distance of 988.61 feet to a 14 inch oak tree; thence continuing with remnants of an old fence South 75 degrees 57 minutes 49 seconds East a distance of 96.41 feet to an 8 inch oak tree; thence south 89 degrees 42 minutes 44 seconds East a distance of 89.58 feet to a 20 inch gum tree; thence south 80 degrees 50 minutes 21 seconds East a distance of 50.12 feet to a 6 inch iron wood tree; thence North 86 degrees 37 minutes 04 seconds East a distance of 230.83 feet to a 20 inch beech tree; thence North 66 degrees 38 minutes 16 seconds East a distance of 20.16 feet to a 30 inch beech tree; thence North 86 degrees 34 minutes. 34 seconds East a distance of 298.21 feet to a 30 inch beech tree; thence South 89 degrees 59 minutes 39 seconds East a distance of 97.48 feet to a point; thence South 78 degrees 00 minute East a distance of 31.70 feet to a 12 inch gum tree; thence south 89 degrees 31 minutes 52 seconds East a distance of 90.10 feet to a 16 inch gum tree; thence North 87 degrees 57 minutes 06 seconds East a distance of 162.75 feet to an 8 inch poplar tree; thence South 82 degrees 20 minutes 00 seconds East a distance of 32 .27 feet to a 4 inch poplar tree; thence North 89 degrees 13 minutes 36 seconds East a distance of 170.81 feet to a 12 inch poplar tree; thence North 88 degrees 38 minutes 44 seconds East a distance of 243.63 feet to a 20 inch poplar tree; thence South 88 degrees 09 minutes 55 seconds East a distance of 207.95 feet to an iron pin; thence with a painted line South 4 degrees 17 minutes 51 seconds East a distance of 534.74 feet to an iron pin at the northeast corner of the remainder of the David White and Randy Dodson tract; thence with a new line south 89 degrees 42 minutes 22 seconds West a distance of 2,896.40 feet to an iron pin on the east margin of Beach Bluff Bottom Road; thence with the east margin of Beech Bluff Bottom Road North 0 degree 16 minutes, 22 seconds East a distance of 534.18 feet to the point of beginning. Containing 35 acres, as surveyed by David Hill Land Surveying Company, R.L.S. #943. on June 3. 1996.

Being the same property conveyed to Gabriel Acosta and wife, Ivone Acosta by deed of Tammy Wendel and recorded in Deed Book 763, page 1926 in the Register's Office of Madison County, Tennessee.

Street Address: The street address of the property is believed to be 4735 Beech Bluff Road, Beech Bluff, TN 38313, 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: 103-017.02

Current owner(s) of Record: Gabriel Acosta and Ivone Acosta

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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