

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 5, 2025, at or about 11:00 AM, local time, at the north door of the Humphreys County Courthouse, 100 N Court Square, Waverly, TN 37185, pursuant to the Deed of Trust executed by Zachery H. Bissinger, a single man, to Megan K. Trott, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Apex Bank dated February 27, 2023, and recorded on February 28, 2023, in Book TD245, Page 1067, Instrument No. 23000566, 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: Planet Home Lending, LLC

Other interested parties: 1st Franklin Financial

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: Lying and being situated in the Second Civil District of Humphreys County, Tennessee, in the corporate limits of the City of New Johnsonville, and being Lot A-168, Broadway-Indian Subdivision, Section II, as set forth in Plat Cabinet A, page 10, Register's Office of Humphreys County, Tennessee, and being more particularly described as follows:

Beginning in the north margin of Ashe Avenue at the southeast corner of Lot A-169, running thence North 6 degrees West 180 feet to the northeast corner of Lot A-169 and in the south margin of an alley; thence with the south margin of said alley North 84 East 75 feet to a point at the northwest corner of Lot A-167; thence South 6 East 180.00 feet to a point at the southwest corner of Lot A-167 and in the north margin of Ashe Avenue; thence with the north margin of Ashe Avenue South 84 West 75 feet to the point of beginning. Survey made by Darrel R. McBride, Registered Land Surveyor No. 1463, McEwen, Tennessee, May 30, 1991.

Being the same property conveyed to Zachery H. Bissinger, a single man, by deed of record in Deed Book 213, page 1666, Register's Office of Humphreys County, Tennessee.

This conveyance is made subject to the following:

1. Restrictions and protective covenants for Broadway-Indian Subdivision, Section II of record in Deed Book 76, page 232 and revised in Deed Book 77, page 113, Register's Office of Humphreys County, Tennessee.
2. Restrictions and condition as contained in the deed from A. W. Lucas, Jr. and wife, Jean T. Lucas to E. W. Lucas of record in Deed Book 113, page 416, Register's Office of Humphreys County, Tennessee: "To be used for residential purposes only".

Street Address: The street address of the property is believed to be 435 Ashe Avenue, New Johnsonville, TN 37134, 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: 091G-A-011.00

Current owner(s) of Record: Zachery H. Bissinger

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 time certain or to another specified date, time, and location

certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announcing on the date, time, and location of each sale set forth above or any subsequent postpone 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 can be viewed online by Capital City Posting at capitalcitypostings.com.

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