

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on July 31, 2025, at or about 2:00 PM, local time, at the front entrance of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, pursuant to the Deed of Trust executed by Jarret Brown, married man, and Christina Brown, to Bridget Willhite, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for CapStar Bank dated August 27, 2021, and recorded on August 30, 2021, in Book 1252, Page 380, Instrument No. 228575, in the Register's Office for McMinn County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McMinn 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: Capital One, N.A.

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

Legal Description: Located in the Third Civil District of McMinn County, Tennessee and within the Corporate Limits of the City of Athens:

BEING a tract of land designated as 1.27 ac. on the Final Plat, Raymond Latham & wife, Linda Latham, Shryer Road; said plat being of record in Plat Cabinet I, Page 289, in the Register's Office for McMinn County, Tennessee, to which reference is here made.

BEING the property conveyed to Jarret Brown and wife, Christina Brown by Warranty Deed from Floyd A. Gibson and wife, Connie S. Gibson dated August 27, 2021 and recorded in Deed Book 22U, page 294, in the Register's Office for McMinn County, Tennessee.

SUBJECT TO Any governmental zoning and/or subdivision ordinance or regulation in effect thereon.

SUBJECT TO All notes, drainage and/or utility easements and building setback lines as set out on recorded plat in Plat Cabinet I, Page 289 and Plat Cabinet E, Slide 33, in the Register's Office for McMinn County, Tennessee.

SUBJECT TO Edge of pavement crossing the property as noted on recorded plats in Plat Cabinet I, Page 289 and Plat Cabinet E, Slide 33 in the Register's Office for McMinn County, Tennessee.

Street Address: The street address of the property is believed to be 100 Shryer Road, Athens, TN 37303, 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: 066H A 071.00

Current owner(s) of Record: Jarret Brown and Christina Brown

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 adjourn the sale to another time certain or to another day, time, and place certain, without

further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

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.

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