

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on May 1, 2025, at or about 11:00 AM, local time, at front entrance of the Sequatchie County Courthouse, 22 Cherry Street East, Dunlap, TN 37327, pursuant to the Deed of Trust executed by Billy Ray Clark, an unmarried man, to Reliance Title Agency, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for One Source Mortgage, L.L.C. dated March 19, 2004, and recorded on March 25, 2004, in Book 171, Page 308, Instrument No. 04000895, in the Register's Office for Sequatchie County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sequatchie 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: Nationstar Mortgage, LLC

Other interested parties: Cavalry SPV I, LLC

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

Legal Description: Situated in the Second Civil District of Sequatchie County, Tennessee, and being more particularly described as follows:

Beginning at a point in the North margin of the Stooping Oak Road and being the southeast corner of the Burl King tract and being at a wire fence, thence with said King tract, and Donald Farley et ux property and old wire fence in part, North 09 deg. 18 min. East 375.0 feet, thence with said Farley property, eastwardly 118.0 feet, thence southwardly with said Farley property, 375.0 feet to the North margin of the above mentioned road, thence with the North margin of said road, westwardly 118.0 feet to the point of beginning.

This conveyance is subject to any existing easement.

Together with that Water Right Easement of record in Miscellaneous Book 35, Page 21, Register's Office of Sequatchie County, Tennessee.

Subject to that Water Right Easement granted to Cagle & Fredonia Water Utility District of record in Miscellaneous Book 35, Page 21, Register's Office of Sequatchie County, Tennessee.

Prior and last deed reference: Deed Book 54, Page 173, and Miscellaneous Book 42, Page 750, Register's Office of Sequatchie County, Tennessee.

Street Address: The street address of the property is believed to be 333 Cross Road, Dunlap, TN 37327, fka HCR 65 Box 566, Dunlap, TN 37327, 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: 023-016.04-000

Current owner(s) of Record: Billy Ray Clark and Geneva Clark

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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