SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 22, 2025, at or about 10:00 AM, local time, at the Williamson County Judicial Center, 135 4th Avenue South, Franklin, TN 37064, pursuant to the Deed of Trust executed by Paul Drake and Karen Drake a/k/a Karen Sinclair Drake, husband and wife, to John Faulkner, as Trustee for Simmons Bank dated May 23, 2022, and recorded on May 31, 2022, in Book 9014, Page 287, Instrument No. 22024455, in the Register's Office for Williamson County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Williamson 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: Simmons Bank

Other interested parties: Simmons Bank; Natchez Valley Homeowners Association, Inc.; Paul Drake; Karen Sinclair Drake

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

Legal Description: Land in Williamson County, Tennessee being Lot No. 120 on the Plan of Amending Field Line Location of Lot No. 120 Natchez Valley, Section One, as shown by plat of record in Plat Book P34, Page 29, Register's Office for Williamson County, Tennessee to which plan reference is hereby made for a more complete description of said Lot.

Being the same property conveyed to Paul Drake and Karen Sinclair Drake, husband and wife, by Warranty Deed from John Casillas, of record in Book 8585, Page 604, in the Register's Office for Williamson County, Tennessee, dated May 28, 2021 and recorded on June 4, 2021.

Being the same property conveyed to John Casillas, by Quitclaim Deed from The Pegasus Reserve, LLC, of record in Book 6886, Page 252, in the Register's Office for Williamson County, Tennessee, dated September 30, 2016 and recorded on October 3, 2016.

Being the same property conveyed to The Pegasus Reserve, LLC, a Tennessee limited liability company, by Quitclaim Deed from John Casillas, of record in Book 5376, Page 715, in the Register's Office for Williamson County, Tennessee, dated August 19, 2011 and recorded on August 24, 2011.

Being the same property conveyed to John Casillas, by Warranty Deed from Richard P. Driessnack and wife, Jancie K. Driessnack, of record in Book 5192, Page 67, in the Register's Office for Williamson County, Tennessee, dated October 29, 2010 and recorded on November 10, 2010.

Street Address: The street address of the property is believed to be 1060 Natchez Valley Lane, Franklin, TN 37064, 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: 039 019.21

Current owner(s) of Record: Wishing Trees Trust

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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