

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

Sale at public auction will be on September 4, 2025, at or about 11:00 AM, local time, at the Hancock County Courthouse, 1237 Main Street, Sneedville, TN 37869, pursuant to the Deed of Trust executed by BARBARA A ELDRIDGE, AN UNMARRIED WOMAN, to Lakeway Title Services, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK AND TRUST CO., N.A. dated September 7, 2021, and recorded on September 9, 2021, in Book V92, Page 502, Instrument No. 22988, in the Register's Office for Hancock County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hancock 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: Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A.

Other interested parties: Estate/Unknown Heirs of Barbara A Eldridge; Michael Eldridge

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

Legal Description: SITUATE in the Seventh (7th) Civil District of Hancock County, Tennessee, and more particularly described as follows:

BEING Lot Nos. Ten (10), Eleven (11), Thirteen (13) and Fourteen (14) of the Sunset Hills Subdivision of which reference is hereby made to plat of same which is of record in Plat Book 1, page 209, in the Register's Office for Hancock County, Tennessee.

THIS CONVEYANCE is made and accepted subject to any setback lines, easements and restrictions as shown on plat of record aforesaid.

The premises are subject to an exclusive easement to the well located on Tract Number 11 of the Sunset Hills Subdivision, to benefit Tract Number 6 and 10 of said Subdivision, as appurtenant thereto in perpetuity with the right to install, maintain and repair underground lines therefrom in favor of Kenneth Johnson, et ux, Tammy Lynn Johnson.

BEING the same property conveyed to Barbara A. Eldridge by Warranty Deed of Jackie L. Johnson and wife, Carrie A. Johnson dated September 7, 2021 and of record in the Register's Office for Hancock County, Tennessee in Book V92, page 500.

Street Address: The street address of the property is believed to be 413 Sunset Hills, Sneedville, TN 37869, 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: 58B/A/15.00, 16.00, 18.00 & 19.00

Current owner(s) of Record: Barbara A Eldridge

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](http://CapitalCityPostings.com).**

Padgett Law Group, Substitute Trustee  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
[attorney@padgettlawgroup.com](mailto:attorney@padgettlawgroup.com)