

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 5, 2025, at or about 12:00 PM, local time, at the front door of the Cumberland County Courthouse, 2 North Main Street, Crossville, TN 38555, pursuant to the Deed of Trust executed by William W Hayes, Jr Jessica L Hayes, a husband and wife, to Richard K Evans, as Trustee for JPMorgan Chase Bank, N.A. dated September 30, 2011, and recorded in Book 1369, Page 1839, Instrument No. 11010529, in the Register's Office for Cumberland County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Cumberland 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: None

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

Legal Description: SITUATED, LYING AND BEING in the Second (2nd) Civil District of Cumberland County, Tennessee bounded and described as follows:

BEING LOT 53 of Grace Hill Subdivision as shown by plat of record in Plat Book 10, Page 557, in the Register's Office of Cumberland County, Tennessee, to which plat specific reference is hereby made for a more complete description of the subject property.

SUBJECT to the restrictive covenants, limitations and conditions for Grace Hill Subdivision in Book 1092, page 2344 and as to all matters contained on the plat of Grace Hill Subdivision, field of record at Plat Book 10, Page 557, Register's Office, Cumberland County, Tennessee.

This conveyance is made subject to the following restrictions:

1. No mobile homes shall be located on the property.
2. No part of the property shall be used for junk yards, storage areas, or parking areas for junk, wrecked or stripped vehicles, or any other type of large metal refuse.

Prior Reference: BEING the same property conveyed to Kristin Sparks, a married woman, by virtue of a Cash Deed for Tennessee from Shaun Donovan, the Secretary of Housing and Urban Development of Washington, D.C., recorded May 19, 2011 in Book 1362, page 84, Register's Office, Cumberland County, Tennessee. For prior reference see Trustee's Deed from Shellie Wallace, Successor Trustee, to The Secretary of Housing and Urban Development, recorded August 9, 2010 in Book 1344, page 2173; Deed of Trust from Carrie Wolfe, unmarried, to Mortgage Investors Group, recorded October 2, 2007 in Book 1276, page 986 and Warranty Deed to Carrie Wolfe, unmarried, from John H. Sampley and wife, Connie D. Sampley, recorded September 14, 2004 in Book 1178, page 1909, said Register's Office. BEING the same property conveyed to William W. Hayes, Jr. and Jessica L. Hayes, husband and wife from Kristin Sparks, a married woman by virtue of a Warranty Deed dated 9-30-2011 of record in Deed Book 1369, page 1837, Register's Office, Cumberland County, Tennessee.

Map 49E, Group A, Parcel 36

Street Address: The street address of the property is believed to be 742 Grace Hill Drive, Crossville, TN 38571, 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: 049E A 036.00

Current owner(s) of Record: William W. Hayes, Jr. and Jessica L. Hayes

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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