

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 13, 2025, at or about 11:00 AM, local time, at the front entrance of the Stewart County Courthouse, 225 Donelson Parkway, Dover, TN 37058, pursuant to the Deed of Trust executed by Fred A Hutchinson, to Robert M Wilson, Jr., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Countrywide Bank, FSB dated April 22, 2008, recorded on May 6, 2008, in Book 111, Page 51, Instrument No. 27616, and as corrected by Attorney Affidavit recorded in Record Book 316, Page 841, Instrument No. 73848, in the Register's Office for Stewart County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Stewart 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: Rena Campbell; Brandon Hutchinson; Estate/heirs of Fred Hutchinson

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

Legal Description: Certain realty situated in the 6th Civil District of Stewart County, Tennessee, bounded and described as follows:

Beginning at an iron stake in the southwest right of way boundary of the Carlisle-Cumberland City Road, said beginning point being McIntosh's Northwest Corner; thence with McIntosh South 62 degrees 24 minutes West 78.2 feet to a hackberry tree in the North boundary line of the U.S. Wildlife Refuge; thence with said refuge boundary North 72 degrees 27 minutes West 561.8 feet to a concrete marker; thence with Hutchinson North 48 degrees 27 minutes East 370.4 feet to an iron pin in the south right of way boundary of the Carlisle-Cumberland City Road; thence with said southwest right of way boundary as follows: South 46 degrees 28 minutes East 251.2 feet to a concrete right of way marker, South 42 degrees 19 minutes West 10.0 feet to a concrete right of way marker, South 37 degrees 34 minutes East 250.8 feet to the beginning, containing 2.6 acres, more or less.

More commonly known as: 1787 Cumberland Rd, Cumberland, TN 37050

Being the same premises as conveyed by deed from David C. Smith, Sr. recorded 8/21/07 in Document Number 25299, Book 101, Page 495 in said county and state.

The last deed of record is a Quitclaim Deed recorded on 8/14/2023 in Book 287, Page 630, in the Register of Deeds Office for Stewart County, TN.

Street Address: The street address of the property is believed to be 1787 Cumberland City Road, Cumberland City, TN 37050, but such address

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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