

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 30, 2025, at or about 11:00 AM, local time, at the Hawkins County Courthouse, 100 East Main Street, Rogersville, TN 37857, pursuant to the Deed of Trust executed by Michael W. Johnson and Joan E. Johnson, to Fidelity National Title Insurance Co., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for First Magnus Financial Corporation, dated December 20, 2006, and recorded on December 28, 2006, in Book 839, Page 821, Instrument No. 06011660 and modified in Instrument No. 19001186, and Instrument No. 24003031, in the Register's Office for Hawkins County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hawkins 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: MCLP Asset Company, Inc.

Other interested parties: Secretary of Housing and Urban Development; Wellmont Health System; Harpeth Financial Services LLC dba Advance Financial; The Tennessee Credit Union; CitiBank, N.A.

The hereinafter described real property located in Hawkins 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 Hawkins County, Tennessee, and being described as follows, to-wit:

BEGINNING at a point in the southeasterly line of Dogwood Street (formerly Third Street), distant southwesterly 200 feet from the point of intersection of the said southeasterly line of Dogwood Street with the southwesterly line of Kaywood Avenue (formerly Oak Street) corner for Lots 22 and 23. Thence with the said line of Dogwood Street, S. 74° 49' W. 50 feet to a point, corner for Lots 23 and 24. Thence with the divisional line of Lots 23 and 24, S. 15° 47.03' E. 159.71 feet to a point, corner for Lots 23 and 24. Thence with the rear divisional line of Lots 5 and 23, N. 74° 49' E. 50 feet to a point. Thence with the divisional line of Lots 22 and 23, N. 15° 47.03' W. 159.71 feet to the point of BEGINNING, and being all of Lot 23 in Block 4 of West Ridge Estates.

Being the same premises conveyed to Michael W. Johnson and wife, Joan E. Johnson from Dewey Wayne Elam and wife, Louise Elam, by Warranty Deed dated December 19, 2006, of record in Deed Book 839, Page 818, in the Register's Office for Hawkins County, Tennessee, to which reference is hereby made.

As shown on map of Murrell Weems, RLS No. 295, dated October 7, 1996, and entitled "John & Sophia Martin Property".

As shown on map of H. L. Francisco of record in the Register's Office for Hawkins County, Tennessee, in Map Cabinet 1, Envelope 130B (formerly Plat Book 1, at page 402).

Premises subject to restrictions as shown in Deed Book 98, page 144, in said Register's Office.

This is the same description as the previous conveyance referred to herein. No new survey provided.

The improvements thereon being known as 442 Dogwood Street, Mount Carmel, Tennessee - 37645.

Street Address: The street address of the property is believed to be 442 Dogwood Street, Mount Carmel, TN 37645, 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: 022J F 01000

Current owner(s) of Record: Michael W. Johnson and Joan E. Johnson

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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