

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 19, 2025, at or about 10:00 AM, local time, at the Sumner County Courthouse, 100 Public Square, Gallatin, TN 37066, pursuant to the Deed of Trust executed by Douglas E. Jones, unmarried, to Silk Title & Escrow, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for AdvantageFirst Lending Inc. dated March 2, 2024, and recorded on March 15, 2024, in Book 6325, Page 849, Instrument No. 1475653, in the Register's Office for Sumner County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sumner 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: UNITED WHOLESALE MORTGAGE, LLC

Other interested parties: MICROF LLC

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

Legal Description: Land in the 16th Civil District of Sumner County, Tennessee, being Lot No. 15A on the plan of "Locke Estates, Section I, Re-Subdivision of Lots 15 & 16", of record in Plat Book 21, Page 12, Register's Office for Sumner County, Tennessee, to which plan reference is made for a more complete and accurate description.

Subject to (1) the liens of taxes and assessments for the current year and subsequent year; (2) all applicable zoning ordinances; (3) utility, sewer, drainage and other easements of record; (4) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record; and (5) other matters of public record.

Being the same property conveyed to Douglas E. Jones, unmarried from Steven S. Moore and Amanda Moore, husband and wife by Deed dated May 14, 2014 and recorded on 5/15/2014 as 1084771: Book 3942, Page 728.

Street Address: The street address of the property is believed to be 112 Locke Court, Portland, TN 37148, 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: 019O-C-015.00-000

Current owner(s) of Record: Douglas E. Jones

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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