

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

Sale at public auction will be on June 2, 2025, at or about 11:00 AM, local time, at the main entrance to the Putnam County Courthouse, 300 East Spring Street, Cookeville, TN 38501, pursuant to the Deed of Trust executed by Spencer A. Potter, a married man, to Ledbetter Title, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for AmCap Mortgage, Ltd. dated September 22, 2022, and recorded on September 22, 2022, in Book 1433, Page 752, Instrument No. 279050, in the Register's Office for Putnam County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Putnam 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: CrossCountry Mortgage, LLC

Other interested parties: None

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

Legal Description: Lying and being located in the FOURTEENTH CIVIL DISTRICT OF PUTNAM COUNTY, TENNESSEE, as follows:

Lying and being in the Fourteenth Civil District of Putnam County, located about 14 miles east of the Courthouse in Cookeville by way of E. Spring Street approximately 3.5 southeast to Interstate 40; thence east on I-40 approximately 11 miles to Exit 301; thence north on Crossville Street approximately 750 feet to Industrial Street; thence southeast on Industrial Street approximately 0.20 miles to Crossville Street; thence northeast on Crossville Street approximately 0.30 miles to State Highway 62; thence east on Highway 62 approximately 0.70 miles to Old Walton Road; thence south on Old Walton Road approximately 0.35 miles to Andy Lane; thence northeast on Andy Lane approximately 200 feet and beginning on an iron pipe in the south margin of Andy Lane, said point being the northwest corner of Kehrein (Bk 563, Pg 221); thence leaving said road and running with the west line of Kehrein S 17°55' E 150 feet to an iron pipe in the north line of Poteet (Bk 71, Pg 43); thence running with the lands of Poteet N 72° 05' E 100 feet to an iron pipe, said point being the southeast corner of Valencia (Bk 108, Pg 39); thence running with the lands of Valencia N 15° 55' W 150 feet to an iron pipe in the south margin of Andy Lane; thence running with said road S 72° 05' W 100 feet to the point of beginning and being Lot 2 of Honeycutt Estates.

Map 071L, Group B, Parcel 027.00

Being all or portion of a Quitclaim from Marcus Rich to Sarah E. Rich recorded September 13, 2017 in Record Book 1015, page 489, Register's Office, Putnam County, Tennessee.

THE PREVIOUS AND LAST conveyance being a Deed recorded in Record Book 1433, page 750, Register's Office, Putnam County, Tennessee.

Street Address: The street address of the property is believed to be 1713 Andy Lane, Monterey, TN 38574, 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: 071L-B-027.00

Current owner(s) of Record: Spencer Aaron Potter

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 adjourn the sale to another time certain or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

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.

Padgett Law Group, Substitute Trustee  
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