

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 9, 2025, at or about 12:00 PM, local time, on the front steps of Rhea County Courthouse, 1475 Market Street, Dayton, TN 37321, pursuant to the Deed of Trust executed by Jason Kyle Reed, married man, joined by spouse Susan Reed, to Glenn Balleto, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for 1st Signature Lending, LLC dated August 31, 2019, recorded on October 23, 2019, in Book T617, Page 448, Instrument No. 19013383, modified on July 27, 2020, in Book T631, Page 805, Instrument No. 20002873, and as corrected by Agreed Final Order Reforming Deed of Trust recorded June 24, 2025, in Book 534, Page 695, Instrument No. 25028876, in the Register's Office for Rhea County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Rhea 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: Allied First Bank, SB DBA Servbank

Other interested parties: Susan Reed; Portfolio Recovery Associates, LLC, as successor in interest to "General Electric Capital/HH Grace

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

Legal Description: Located in the Second Civil District of Rhea County, Tennessee:

BEGINNING at an iron pin found in the Southeast right-of-way Tipton Hill Lane, same being the Northwest corner of Christopher Weaver (DB 465, PG 464 RORCT); THENCE leaving Tipton Hill Lane South 46 degrees 36 minutes 31 seconds East 98.24 feet to an iron pin found; THENCE South 46 degrees 51 minutes 49 seconds East 178.72 feet to an iron rod set; THENCE South 59 degrees 44 minutes 38 seconds East 13.38 feet to an iron rod set; THENCE South 19 degrees 50 minutes 11 seconds West 96.00 feet to an iron rod set; THENCE North 74 degrees 41 minutes 40 seconds West 334.47 feet to an iron rod set in the Southeast right-of-way of Tipton Hill Lane; THENCE North 39 degrees 09 minutes 10 seconds East 21.41 feet to a railroad spike; THENCE North 35 degrees 12 minutes 11 seconds East 222.55 feet to the Beginning, as per survey by Dock W. Smith, TNRLS No. 566, dated June 20, 2019, a copy of which is attached hereto for reference.

SUBJECT TO any governmental zoning and subdivision ordinances or regulations in effect thereon.

SUBJECT TO any and all easements and rights-of-way whether visible or not visible.

BEING the part of the property conveyed to Kenneth J. Poseley and wife, Janice D. from Cathy Gideon, f/k/a Cathy McClendon, and husband, Billy Ray Gideon by Warranty Deed dated February 22, 2019 and recorded February 24, 2019, of record in Deed Book 455, Page 758 et seq. Also the part of the property conveyed from Avery Reed and wife, Wanda Reed to Jason Kyle Reed by Quitclaim Deed dated May 30, 2019 and recorded May 30, 2019, of record in Deed Book 475, Page 214 et seq. Register's Office, Rhea County, Tennessee.

Commonly known as 176 Tipton Hill Lane, Spring City, Tennessee 37381.

Included to-wit is a 2020 Clayton CMH Tradition Manufactured Home with ID #CAP032465TNAB

Street Address: The street address of the property is believed to be 176 Tipton Hill Lane, Spring City, TN 37381, 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: 042 00911 000

Current owner(s) of Record: Jason Kyle Reed

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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