

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on August 27, 2025, at or about 2:00 PM, local time, at the front entrance to Loudon County Annex Building, 101 Mulberry St, Loudon, TN 37774, pursuant to the Deed of Trust executed by Randal D Smith, unmarried man, to Southeastern Title & Abstract Co., Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Stockton Mortgage Corporation dated October 30, 2020, and recorded on November 4, 2020, in Book T1489, Page 941, Instrument No. 20011714, in the Register's Office for Loudon County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Loudon 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: Stockton Mortgage Corporation

Other interested parties: Midland Funding LLC

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

Legal Description: Situated in the Fourth Civil District of Loudon County, Tennessee, and identified on Tax Map 76 as Parcel 074.01 in the Office of the Property Assessor for said county, and being more particularly described as follows:

Being that 1.1749 acre tract bearing address of 18200 Sunnyside Road as shown on the plat of the 1-Lot Subdivision of Meredith Smith Property as recorded in Plat Cabinet F Slide 385 in the Register's Office for Loudon County, Tennessee, to which plat specific reference is made for a more particular description.

Being the same property conveyed to Randal D. Smith by Warranty Deed dated May 19, 2005 from Meredith Smith (widower) of record in Deed Book 295 at Page 435 in the Register's office for Loudon County, Tennessee.

Street Address: The street address of the property is believed to be 18200 Sunnyside Road, Philadelphia, TN 37846, 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: 076-074.01

Current owner(s) of Record: Randal D. Smith

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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