SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 23, 2025, at or about 11:00 AM, local time, at the east door of the Wayne County Courthouse, 100 Court Circle, Waynesboro, TN 38485, pursuant to the Deed of Trust executed by Eric Walker, single man, to Scott R. Valby, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans dated August 30, 2024, and recorded on September 3, 2024, in Book 280, Page 411, Instrument No. 96996, in the Register's Office for Wayne County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Wayne 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: A certain lot or parcel of land lying and being situated in the 1st Civil District of Wayne County, Tennessee, and being more particularly described as follows:

Being Lot No. 81 of Section B in the Bundrant and Hassell Oak Hill Subdivision, in Wayneboro, Tennessee, a plat of which is recorded in Deed Book No. 45, Page 153-A, Register's Office of Wayne County, Tennessee, and by reference thereto the same is made a part hereof the same as if copied in full herein:

The lot above described is conveyed subject to the following restrictive covenants and conditions which shall be deemed to be covenants running with the land and a failure to enforce said restrictive covenants and conditions as to an violation or violations shall not be construed as a waiver of subsequent violation or violations, the right being a continuing one, to wit:

- 1. These lots shall be used only for residential purposes.
- 2. The floor area of a residence shall be a minimum of 768 square feet excluding any area contained in the basement, porches, attached garages, breezeways, or carports.
- 3. All sewage shall be disposed of through a septic tank built on each lot which shall overflow into an adequate cess pool, all of which shall be in accordance with the lasts type approved by the Board of Health or County Officials.
- 4. The residence constructed on said lots shall have a set back of at least 30 feet from the street or road adjacent thereon.

The Grantor herein covenants and agrees to sell no lands in said subdivision free of the foregoing restrictions.

Subject to the following restrictive covenants and conditions as setout in Record Book 269, Page 972, Register's Office of Wayne County, Tennessee.

Subject to any and all matters on recorded plat in Cabinet 2, Slide 29A, Register's Office of Wayne County, Tennessee.

This being the same property conveyed to Jeremy Bundrant and wife, Brandi Bundrant by Warranty Deed from Karen Y. Stricklin Cortellesi f/k/a Karen Y. Stricklin dated October 3, 2023 of record in Record Book 269, Page 972, Register's Office of Wayne County, Tennessee.

This being the same property conveyed to Eric J. Walker by Warranty Deed from Jeremy Bundrant and wife, Brandi Bundrant of record in Record Book 280, Page 408, Register's Office of Wayne County, Tennessee.

Street Address: The street address of the property is believed to be 116 Steele Street, Waynesboro, TN 38485, 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: 65F-E-003.00

Current owner(s) of Record: Eric Walker

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.

Padgett Law Group, Substitute Trustee 6267 Old Water Oak Road, Suite 203 Tallahassee, FL 32312 (850) 422-2520 (telephone) (850) 422-2567 (facsimile) attorney@padgettlawgroup.com