

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 2, 2025, at or about 10:00 AM, local time, at the Madison County Courthouse, 100 East Main Street, Jackson, TN 38301, pursuant to the Deed of Trust executed by Joseph Zunzunegui and wife, Lona B.S. Zunzunegui, to Joseph B. Pitt, Jr., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Florida Capital Bank, N.A. dated June 24, 2022, and recorded on July 5, 2022, in Book T2201, Page 1067, Instrument No. 22008858, in the Register's Office for Madison County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Madison 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: Blue World Pools Inc

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

Legal Description: The land referred to herein below is situated in the County of Madison, State of Tennessee, and is described as follows:

Beginning at the Southeast corner of this tract, the Southwest corner of Larry Alexander, and in the North margin of Crawford Springs Road; thence, with the North margin of Crawford Springs Road, the following calls: North 80 degrees 17 minutes West, 357.73 feet; South 88 degrees 36 minutes West, 108.48 feet; South 83 degrees 38 minutes West, 330.72 feet to the Southwest corner of this tract and the southeast corner of W. Swift; thence with the East line of Swift, North 01 degrees 20 minutes West, 1,654.48 feet to a pint in the South line of J.D. Crownover; thence, with the South line of J.D. Crownover and then John Bell Curtain, North 88 degrees 50 minutes East 775.70 feet to an iron pin located just West of and about 14 feet South of an existing stake at the Northwest corner of Larry Alexander; thence, with the West line of Alexander, South 01 degrees 47 minutes East 1,691.70 feet to the point of beginning, containing 29.55 acres, more or less.

Parcel ID: 038 037.01 000

Commonly known as 1014 Crawford Springs Road, Beech Bluff, TN 38313

However, by showing this address no additional coverage is provided

The instrument constituting the source of the Borrower's interest in the foregoing described property was a Warranty Deed recorded in Book: D760 Page: 1749 Instrument: 20015079 in the Register's Office of Madison County, Tennessee.

Street Address: The street address of the property is believed to be 1014 Crawford Springs Road, Beech Bluff, TN 38313, 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: 038 037.01

Current owner(s) of Record: Joseph Zunzunegui and Lona B.S. Zunzunegui

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 specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company

and announced on the date, time, and location of sale set forth above or any subsequent postponed 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 has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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