

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 17, 2025, at or about 10:00 AM, local time, at the south door of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, pursuant to the Deed of Trust executed by NANCY COPELAND BEASLEY, to CHRISTY A FOSTER, as Trustee for CITIZENS NATIONAL BANK dated February 2, 2015, and recorded in Book 1067, Page 86, in the Register's Office for McMinn County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McMinn 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: Simmons Bank successor by merger to Citizens National Bank

Other interested parties:

The hereinafter described real property located in McMinn 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 First Civil District of McMinn County, Tennessee, the same being LOT NO. 3 & 4, Block 42 as shown by the plat of the Louisville Property Co. of the Town of Etowah as depicted in Deed Book PP, Vol. 2, Page 364-365 in the Register's Office, McMinn Co. and more particularly described as follows:

BEGINNING at a point in the West line of Georgia Ave 100 9: South of the South line of 9th St; thence Westwardly parallel with the south line of 9th St 150 feet to the east line of a 15 ft alley; thence Southwardly along the east line of a 15 ft alley; thence Southwardly along the East line of said alley 100 ft; thence Eastwardly parallel to the South line of 9th St 150 it to the West line of Georgia Ave; thence with Georgia Ave 100 it to the Point of Beginning.

SUBJECT to any setback lines, drainage, and/or utility easements and conditions and/or limitations as depicted and/or noted on recorded plat.

BEING the same property conveyed to Nancy A. Beasley by Warranty Deed from Marilyn Lowe as recorded in Deed Book 20-D, Pages 569-570, Registers Office, McMinn County, Tennessee.

Street Address: The street address of the property is believed to be 910 Georgia Avenue, Etowah, TN 37331, 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: 118B-F-044.00

Current owner(s) of Record: Estate/Unknown Heirs of Nancy Copeland Beasley

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.

This Notice of Sale can be viewed online by Capital City Posting at capitalcitypostings.com.

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