SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 10, 2025, at or about 1:00 PM, local time, at the Maury County Courthouse, One Public Square, Columbia, TN 38401, pursuant to the Deed of Trust executed by KETURA ODEN, A SINGLE WOMAN, to ROBERT M. WILSON JR., as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERCIA'S WHOLESALE LENDER, dated September 22, 2006, and recorded in Book R1944, Page 466, and modified in Book R2730, Page 490, Instrument No. 21009379, in the Register's Office for Maury County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Maury 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: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-20

Other interested parties: Department of the Treasury - Internal Revenue Service; AEDC Federal Credit Union; United States of America; Saunders Enterprises; Battle Ground Academy; Tennessee Department Of Revenue; Ascend Federal Credit Union; Cash City 105; Jackie Murphy; Cash City 102; FESCO-Food Equipment Service Company; Kimberly Sue Spann; Jerimiah Hodges; Brandy Eddlemon; Brancly Eddlemon; Tennessee Quick Cash; Hometown Comfort, LLC, Steven Jorda as Assistant United States Attorney; Department of Justice; United States Attorney for Middle District of TN; Complete Homecare Services of TN; Complete Care Choice, Inc.

The hereinafter described real property located in Maury 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 Third (3rd) Civil District of Maury County, Tennessee, Being Lot 21, Hidden Valley Subdivision, Section 2, containing 1.02 acres as shown in Plat Book 11, Pages 1 and 2, Register's Office of Maury County, Tennessee.

Being the same property conveyed to Ketura Oden by deed dated February 3, 2004 and recorded in Book R1780, Page 642 Register's Office of Maury County, Tennessee.

Street Address: The street address of the property is believed to be 3318 Taylorwood Lane, Spring Hill, TN 37174, 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: 068-012.37-000

Current owner(s) of Record: Ketura Oden aka Kentura Melissa Oden;

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.

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE UNITED STATES OF AMERICA, PURSUANT TO 26 U.S.C. 7425(d)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN BOOK R2476, PAGE 488, INSTRUMENT NO. 18001002, AND IN BOOK R3063, PAGE 124, INSTRUMENT NO. 25005831, OF THE REGISTER'S OFFICE OF MAURY COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE UNITED STATES OF AMERICA IN ACCORDANCE WITH 26 U.S.C. 7425(b).

FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE STATE OF TENNESSEE, PURSUANT TO T.C.A. 67-1-1433 (c)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN BOOK R2312, PAGE 810, INSTRUMENT NO. 15002972,

OF THE REGISTER'S OFFICE OF MAURY COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE STATE OF TENNESSEE IN ACCORDANCE WITH 67-1-1433 (b)(2).

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