

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on September 5, 2025, at or about 11:00 AM, local time, at the front door of the Unicoi County Courthouse, 100 North Main Avenue, Erwin, Tennessee 37650, pursuant to the Deed of Trust executed by William C. Murray, an unmarried man, to Susan Voss, as Trustee for Regions Bank d/b/a Regions Mortgage dated August 19, 2013, and recorded in Book 371, Page 873, and as corrected by Attorney's Affidavit recorded in Record Book 493, Page 137, in the Register's Office for Unicoi County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Unicoi 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: Regions

Other interested parties: Robert L. Turner

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

Legal Description: SITUATE, LYING AND BEING in the Fifth (5th) Civil District of Unicoi County, Tennessee, and is more particularly described as follows, to-wit:

Tract: 1

BEGINNING at a poplar on the Garland line, and running thence with said Garland line South 55' 30 min. East 163 poles crossing the Clinchfield Railroad line thence continuing same course to the Erwin to Johnson City State Highway No. 23; then running with said State Highway line South 45 West to Dora McNabb's line 27 poles to a stake; thence running North 55' 30 min. West 152 poles to a stake in the Garland line; thence running with said Garland line North 32' 15 min. East to a stake; thence North 3' 45 min. East 12 1/4 poles to the point of BEGINNING.

THERE IS HERewith CONVEYED in this conveyance a right to the use of a private road way leading from the State Highway No. 23, crossing the railroad line leading to the property herein conveyed for ingress and egress to and from said property to said State Highway.

SAVING AND EXCEPTING that property conveyed by deed recorded 7/31/1969 in Book 103, at Page 162, Book 140, Page 696, Book 141, Page 737, and Book 148, Page 141. See also Book 178, Page 696 and Book 141, Page 737.

Tract: 2

BEGINNING at a point referenced in a northwesterly direction 105 feet from the center line of the Clinchfield Railroad's high line at survey station 2052+45 more or less; said point being on the westerly right of way line of the Clinchfield Railroad and being a common corner to James Calvin Ray and the Holston Land Company (formerly Jeff Whitson); then continuing in a northwesterly direction with the line between James Calvin Ray and the Holston Land Company 485 feet more or less to a point in the line of Stewart B. Garland; thence with Stewart B. Garland's property line in a southwesterly direction 442 feet more or less to the Holston Land Company's line (formerly Gladys Bowman France); thence with the old Gladys Bowman France line in a southeasterly direction 530 feet more or less to a point on the Clinchfield Railroad's westerly right of way line, said point being referenced in a northwesterly direction 105 feet from the center line of the Clinchfield Railroad at survey station 2057+05; thence with the westerly right of way line of the Clinchfield Railroad 100 feet from and parallel to the center line of the Railroad N 20 deg. -52' E 460 feet more or less, to the BEGINNING.

INCLUDING AN EASEMENT for a road right of way upon and over the present Railroad maintenance road extending northeasterly from the Buckeye and/or George Garland public road at survey station 2075+75 upon and over the westerly boundary line of the Clinchfield Railroad high line right of way to survey station 2047+88.9, the same marking the common boundary line between James Calvin Ray and Stewart Garland's property, with right for said James Calvin Ray to construct an access road from his property to said maintenance road at suitable entry points, all to the end that the said James Calvin Ray, his heirs and assigns, have a means of ingress and egress to and from the property being conveyed herein and other adjoining property owned by him.

Tract: 3

ALL OF THE Carolina, Clinchfield and Ohio Railway property between valuation stations 424+00 and 430+00 which varied in width for a right of way sufficient for the property construction and maintenance of a railroad.

Tract: 4

BEGINNING at an iron pin set in the southeasterly right-of-way of State Highway No. 137, thence S 57 deg. 40' E 51.26 feet to an iron pin; thence S 29 deg. 46' 30" W 230.12 feet to an iron pin in the line of James Calvin Ray; thence with said line N 60 deg. 58' W 146.38 feet to an iron pin said right-of-way; and thence with said right-of-way N 51 deg. 53' 30" E 252.95 feet to the point of BEGINNING.

AND BEING the same property conveyed to William C. Murray and Robert L. Turner by Warranty Deed dated August 30, 2011, from James Calvin Ray, of record in Book 353, Page 609, Register's office for Unicoi County, Tennessee, to which deed reference is here made. SEE ALSO Quitclaim Deed from Robert L. Turner to William C. Murray dated Aug. 2nd, 2013, of record in Book 371, Page 869, Register's Office aforesaid.

THERE IS ALSO EXCEPTED from the above-described property that property conveyed to Debra A. Laws by deed of record in Deed Book 307, Page 182, Register's Office for Unicoi County, Tennessee.

Street Address: The street address of the property is believed to be 5201 Unicoi Drive, Unicoi, TN 37692, 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: 005 086.00

Current owner(s) of Record: William C. Murray

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