SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on July 31, 2025, at or about 2:00 PM, local time, at the Lincoln County Courthouse, 112 Main Avenue South, Fayetteville, TN 37334, pursuant to the Deed of Trust executed by JAMES W. BALDWIN AND KATRINA L. BALDWIN, HUSBAND AND WIFE, to UNISOURCE NATIONAL LENDERS SERVICES, LLC, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEWREZ LLC dated September 14, 2023, and recorded in TDBook 871, Page 429, in the Register's Office for Lincoln County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Lincoln 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Other interested parties: None

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

Legal Description: Being all of Lot 10 in Woodland Heights Subdivision, a plat of which is recorded in Plat Book 2, page 58 and 59 in the Register's Office of Lincoln County, Tennessee and being described as follows: BEGINNING at a metal pin (found) in a curve on the west margin of Diemer Road, 30 feet from its center, the southeast corner of Lot 9 in Woodland Heights Subdivision, and the northeast corner of the property herein described, said curve having a delta of 6 deg. 39 min. 07 sec., a radius of 780.24 feet, a tangent of 45.37 feet, and an arc distance of 90.63 feet; thence following said west margin along its chord South 7 deg. 11 min. 43 sec. East 90.58 feet to a point at the end of the curve; thence south 11 deg. 20 min. 14 sec. East 125.00 feet to a metal pin (found); thence leaving said west margin South 84 deg. 57 min. 34 sec. West 452.82 feet to a metal pin (found); thence North 0 deg. 22 min. 00 sec. East 220.00 feet to a metal pin (found); thence North 85 deg. 32 min. 51 sec. East 414.99 feet to the point of beginning and containing 2.15 acres, per survey of Rex Northcutt, TRLS # 77, dated December 12, 1995.

Street Address: The street address of the property is believed to be 24 Diemer Road, Fayetteville, TN 37334, 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: 080P-B-010.00-000

Current owner(s) of Record: JAMES W. BALDWIN AND KATRINA L. BALDWIN

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