

## **SUBSTITUTE TRUSTEE'S NOTICE OF SALE**

Sale at public auction will be on August 14, 2025, at or about 2:00 PM, local time, at the main door of the Bradley County Courthouse, 155 North Ocoee Street, Cleveland, TN 37311, pursuant to the Deed of Trust executed by DAVID ALLAN SHAFER AND GINA SHAFER, HUSBAND AND WIFE, to WILBURN J. EVANS, as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIRSTBANK dated March 1, 2021, and recorded in Book 2770, Page 675, in the Register's Office for Bradley County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Bradley 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: FirstBank

Other interested parties: None

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

Legal Description: The following described real estate situated in the Second Civil District of Bradley County, Tennessee, to-wit:

Lot No. Two (2) as shown in the plat of Wyatt Park, located approximately two miles Southwest of Cleveland, Tennessee and recorded in the Register's Office for said County, in Plat Book 3, Page 120, to which reference is here made for a more specific description.

Being the same property conveyed to Markietta Munck by Personal Representative's Deed from Deidra Starr Bell, Personal Representative under the Will of Donnie E. Barrett, Sr. a/k/a Donnie E. Barrett, deceased, along with Deidra Starr Bell and James T. Barrett, both individually and as beneficiaries under the will dated May 18, 2020 and recorded in Book 2683, Page 385, in the Register's Office of Bradley County, Tennessee.

FOR PRIOR TITLE: Being the same property conveyed to Donnie E. Barrett and wife, Norma Lee Barrett by Deed from Virgie Ruth Wyatt, Book 247, page 376, dated July 17, 1979, recorded July 17, 1979, in the Register's Office of Bradley County, Tennessee.

Legal description taken from prior deed.

SUBJECT TO Any and all governmental zoning and/or subdivision ordinances, regulations, and requirements in effect thereon.

SUBJECT TO All matters as set out on recorded plat in Plat Book 3, Page 120, in the Register's Office of Bradley County, Tennessee.

SUBJECT TO Bradley County Health Department regulations and/or requirement.

The last deed of record is a Warranty Deed recorded in Book 2770, Page 673, in the Register's Office for Bradley County, TN.

Street Address: The street address of the property is believed to be 116 Joel Drive Southwest, Cleveland, TN 37311, 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: 048F-A-003.00-000

Current owner(s) of Record: DAVID ALLAN SHAFER AND GINA SHAFER

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](http://capitalcitypostings.com).**

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