SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 15, 2025, at or about 11:00 AM, local time, at the front door of the Roane County Courthouse, 200 East Race Street, Kingston, TN 37763, pursuant to the Deed of Trust executed by MICKIE MASHBURN, AN UNMARRIED WOMAN, to JOSEPH B. PITT, JR., as Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR RANLIFE, INC. dated November 7, 2018, and recorded in Book 1672, Page 956, and as modified in Book 1900, Page 418, Instrument No. 23000553, and Book 1944, Page 785, Instrument No. 24000170, in the Register's Office for Roane County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Roane 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: RANLIFE, INC.

Other interested parties: Secretary of Housing and Urban Development; Rarity Ridge Owners Association, Inc.; The Preserve at Clinch River Owners Association, Inc.; Realty Center, Inc.

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

Legal Description: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF ROANE, STATE OF TENNESSEE, AND IS DESCRIBED AS FOLLOWS:

LOCATED IN THE THIRD (3RD) CIVIL DISTRICT OF ROANE COUNTY, TENNESSEE AND WITHIN THE CORPORATE LIMITS OF THE CITY OF OAK RIDGE, TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEING KNOWN AND DESIGNATED AS LOT T23C, SUBAREA E, PHASE THREE, RARITY RIDGE SUBDIVISION, AS SHOWN ON PLAT OF RECORD IN PLAT CABINET C, SLIDES 176, 177, 178, AND 179, TO WHICH SPECIFIC REFERENCE IS MADE FOR MORE PARTICULAR DESCRIPTION.

THE ABOVE-DESCRIBED PROPERTY IS ADJACENT TO THE OAK RIDGE RESERVATION, WHICH HAS BEEN IDENTIFIED AS A NATIONAL PRIORITY LIST SITE UNDER THE COMPREHENSIVE ENVIRONMENTAL RESPONSE, COMPENSATION, AND LIABILITY ACT OF 1980, AS AMENDED (CERCLA), AS SET FORTH IN SECTION FIVE (5) OF DEED BOOK W-21, PAGE 863, ROANE COUNTY REGISTER OF DEEDS.

FOR DEED REFERENCE SEE: RECORD BOOK 1672 PAGE 952

Street Address: The street address of the property is believed to be 121 Galeberry Avenue, Oak Ridge, TN 37830, 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: 039J A 001.00

Current owner(s) of Record: Mickie Mashburn

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 specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed 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 has been posted by Capital City Posting and can be viewed online 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