

## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 9, 2025, at or about 11:00 AM, local time, at the main entrance to the Hawkins County Courthouse, 100 East Main Street, Rogersville, TN 37857, pursuant to the Deed of Trust executed by RICK SMITH AND THERESA JOYCE SMITH, MARRIED TO EACH OTHER, to U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, as Trustee for U.S. BANK NATIONAL ASSOCIATION dated August 22, 2017, and recorded in Book 1248, Page 703, in the Register's Office for Hawkins County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hawkins 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: U.S. Bank National Association

Other interested parties: Discover Bank; U.S. Bank National Association

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

Legal Description: Situate in the Fifth (5th) Civil District of Hawkins County, Tennessee, and being more particularly described as follows, to wit:

Beginning at an I.R.O in the northern margin of U.S. Highway 11-W, corner for premises herein described and premises now or formerly of James M. Thurman; thence along the northern margin of U.S. Highway 11-W the following course and distance, to wit: S 86 deg. 55' 25" W 487.08 feet to a broke off post (being 0.12 miles, more or less to Whispering Oak Drive) corner for premises herein described and premises now or formerly of Duane Wilder; thence along the divisional line of premises herein described and premises now or formerly of Duane Wilder the following courses and distance, to wit: N 36 deg. 21' 00" E 579.87 feet to a post, common corner for premises now or formerly of James M. Thurman; thence along the division line of premises herein described and premises now or formerly of James M. Thurman the following course and distance, to wit: S 17 deg. 55' 55" E 463.41 feet to an I.R.O, the point of beginning. Containing 2.50 acres, more or less.

Subject to all easements, covenants, conditions, reservations, leases and restrictions of record, all legal highways, all rights of way, all zoning, building and other laws, ordinances and regulations, all rights of tenants in possession, and all real estate taxes and assessments not yet due and payable. Being same property conveyed by deed recorded in Volume 931, Page 129 of the Hawkins County, Tennessee records.

Street Address: The street address of the property is believed to be 4144 Highway 11W, Rogersville, TN 37857, 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: 065 007.00

Current owner(s) of Record: Rick Smith and Theresa Joyce Smith

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.

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