

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 19, 2026, at or about 11:00 AM, local time, at the main entrance to the Claiborne County Courthouse, 1740 Main Street, Tazewell, TN 37879, pursuant to the Deed of Trust executed by Brian Evans, an unmarried man, to Joseph B Pitts Jr, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Wintrust Mortgage dated April 22, 2020, and recorded on May 8, 2020, in Book 1545, Page 448, Instrument No. 20002631, in the Register's Office for Claiborne County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Claiborne 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: Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A.

Other interested parties: Medallion Bank

The hereinafter described real property located in Claiborne 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 Claiborne, State of Tennessee, and is described as follows:

Situated in District No. Five (5) of Claiborne County, Tennessee, and being a parcel of property on the South side of Forge Ridge Road, as described more particularly as follows:

Beginning on the South side of the Forge Ridge Road (formerly Old Ironworks Road), at a post at the Northeast corner of the herein described property and the Northwest corner of the Eastern portion of the Homer Brewer property (DB 1121, Page 780, Tax Parcel 017-009); thence with an old fence line, and along the line of Brewer, S. 09 deg. 00 min. W. 248.43 feet to an iron pin/post; thence N. 87 deg. 59 min. 49 sec. W. 104.18 feet to an iron pin/post; thence N. 12 deg. 24 min. 49 sec. E. 237.53 feet to a post in the line of Forge Ridge Road; thence along said road N. 83 deg. 56 min. E. 92.44 feet to the point of beginning, and containing 0.53 acres, more or less, all according to the survey of Dennis Fultz, RLS 863, dated 12-7-16, Job # 16-2499.

The last deed of record is a Warranty Deed recorded November 3, 2017, in Book 1466, Page 221, in the Register's Office for Claiborne County, TN.

Street Address: The street address of the property is believed to be 4240 Forge Ridge Road, Harrogate, TN 37752, 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: 017 009.01

Current owner(s) of Record: Brian Evans

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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