

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 22, 2026, at or about 11:00 AM, local time, at the north side entrance of the City County Building, 400 Main Street, Knoxville, TN 37902, pursuant to the Deed of Trust executed by Nicholas R Green, an unmarried man, to Charles E. Tonkin, II, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Mortgage Investors Group dated July 24, 2014, and recorded on July 28, 2014, as Instrument No. 201407280005348, in the Register's Office for Knox County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Knox 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: Interfaith Federal Credit Union

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

Legal Description: Situated in the Sixth (6th) Civil District of Knox County, Tennessee, and without the corporate limits of the City of Knoxville, Tennessee, and being known and designated as all of Lot 57, Willow Bend Estates Subdivision, Unit 1, as shown by map of same of record in Cabinet F, Slide 174-D (formerly Map Book 84-S, Page 42), in the Register's Office for Knox County, Tennessee, to which map specific reference is hereby made for a more particular description.

This conveyance is made subject to restrictions of record in Deed Book 1870, Page 144, in the Register's Office; further subject to 35 foot minimum building setback line; 5 foot utility and drainage easement inside all lot lines; 10 feet inside boundary lines and roads; and a 7.5 foot utility easement each side of all constructed water and sanitary sewer lines, all as shown on map of record.

The source of the above description being the map of record in Cabinet F, Slide 174-D (formerly Map Book 84-S, Page 42), all in the Register's Office for Knox County, Tennessee; no boundary survey having been obtained at the time of this conveyance.

Being the same property conveyed to Pete Joseph Garza, single, by corporation Warranty Deed from Ball Homes of Tennessee, Inc., dated May 13, 1986, filed for record May 16, 1986, in Deed Book 1881, Page 100, in the Register's Office for Knox County, Tennessee.

This conveyance is made subject to any and all applicable restrictions, easements, building setback lines and all terms, conditions and provisions, as shown on the recorded Map and in Cabinet F, Slide 174-D (formerly Map Book 84-S, Page 42); and Deed Book 1870, Page 144, all in the Register's Office for Knox County, Tennessee.

Being the same property conveyed to Nicholas R. Green, unmarried, by Warranty Deed from Pete Joseph Garza and wife, Marsha Spence, dated the 24th day of July, 2014, filed for record in Instrument No. 201407280005347, in the Register's Office for Knox County, Tennessee.

Tax Indenfication No: 144EK-002

Street Address: The street address of the property is believed to be 1405 Willow Crossing Drive, Knoxville, TN 37922, 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: 144E K 002.00

Current owner(s) of Record: Nicholas R. Green

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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