

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

Sale at public auction will be on February 12, 2026, at or about 11:00 AM, local time, at the west door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Casey Haywood, married, to Titan Title and Escrow, Inc., as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Movement Mortgage, LLC dated April 19, 2023, and recorded on June 7, 2023, in Book GI 13312, Page 454, Instrument No. 2023060700123, and modified on April 22, 2025, in Book GI 13897, Page 384, Instrument No. 2025042200026, in the Register's Office for Hamilton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Hamilton 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: Movement Mortgage, LLC

Other interested parties: Jeremiah McGruder; Department of the Treasury - Internal Revenue Service; Baxter Builders Inc.

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

Legal Description: Property description: Located in the third Civil District of Hamilton County, Tennessee:

Lot Seventeen (17), Flora Farm Subdivision, as shown by plat of record in Plat Book 8, page 3, of the Register's Office of Hamilton County, Tennessee. According to said plat said lot fronts one hundred twenty-two & 45/100 (122.45) feet on the eastern line of Ashmore Street and extend, eastwardly to the eastern line of said subdivision, on which it has a footage of one hundred twenty-three & 23/100 (123.23) feet, its northern line being four hundred fifty-six & 08/100 (456.08) feet and its southern line being 432.67 feet in length.

Subject to Zoning Regulations of Hamilton County, Tennessee, and any amendments thereof, Subject to Town of White Oak-Red Bank Zoning.

Subject to conditions and restrictions and reservations as set out in instrument of recording Book V, Vol. 15, page 502, as modified by instrument of record in Book M, Vol. 20, page 11, all in the Register's Office of Hamilton County, Tennessee.

No boundary survey of the within tract or parcel of real estate was made at the time of this conveyance, and the description of the within tract or parcel of real estate is not different from previous deeds.

Being the same property conveyed to Helena M. Gilreath by operation of law upon the passing of her husband, Elmer B. Gilreath, on or about November 2, 1989. Being the same property conveyed by Helena M. Gilreath to Edwina Barbara Ruth Parker, Joseph Brian Larkin, Jean Marie Larkin, Barbara Dianne Evans, Nancy Dianne Fussell, Lawrence Lee Gilreath, Oliver Hugh Gilreath, and David Elmer Burl Gilreath by operation of law upon the passing of Helena M. Gilreath on or about November 1, 2017 as referenced in the affidavit of heirship dated July 8, 2019 and recorded on July 10, 2019 in Book 11694 at Page 453 as Instrument Number 2019071000172, referencing Book 1239, Page 577 in the Official Records of the Hamilton County Recording Office.

The last deed of record being a Warranty Deed recorded in Book GI 13312, Page 449, on June 7, 2023, in the Register of Deeds Office for Hamilton County, TN.

Street Address: The street address of the property is believed to be 2510 Ashmore Avenue, Chattanooga, TN 37415, 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: 117M-G-002

Current owner(s) of Record: Casey Dewight Haywood

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.

**FURTHERMORE, THIS SALE SHALL SPECIFICALLY BE SUBJECT TO THE RIGHT OF REDEMPTION BY THE UNITED STATES OF AMERICA, PURSUANT TO 26 U.S.C. 7425(d)(1) BY REASON OF THE FOLLOWING TAX LIEN(S) OF RECORD IN BOOK GI 11790, PAGE 413, INSTRUMENT NO. 2019101600120, OF THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE. NOTICE OF THE SALE HAS BEEN GIVEN TO THE UNITED STATES OF AMERICA IN ACCORDANCE WITH 26 U.S.C. 7425(b).**

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

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