

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 14, 2026, at or about 11:00 AM, local time, at the front entrance of the Rhea County Courthouse, 1475 Market Street, Dayton, TN 37321, pursuant to the Deed of Trust executed by Marcus Fowler Jr and Olivia Sanderson, Husband and Wife, as Joint Tenants with Full Rights of Survivorship, to Arnold W. Weiss, Esq., as Trustee for Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for First Choice Lending Services, PLLC dated June 21, 2023, and recorded on June 22, 2023, in Book T694, Page 327, at Instrument Number 23019413 in the Register's Office for Rhea County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Rhea 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: Lakeview Loan Servicing, LLC

Other interested parties: None

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

Legal Description: LOCATED IN THE FIRST CIVIL DISTRICT OF RHEA COUNTY, TENNESSEE:

TRACT ONE: (025-025.05)

BEGINNING at a point located 633 feet from Toe String Valley Road and corner to Miller and John Ware and located in an old fence road; thence South 51 degrees 40 minutes West, 175 feet along a fence line to an iron pin, corner to Miller; thence North 38 degrees 00 minutes West, 125 feet to an iron pin, corner to Miller; thence North 51 degrees 40 minutes East, 175 feet to an iron pin located in a fence line and corner to John Ware; thence South 38 degrees 00 minutes East, 125 feet along an old fence line and Ware line to the POINT OF BEGINNING.

There is ALSO CONVEYED herein a 20 foot right of way leading from Toe String Valley Road and located a uniform width of 20 feet from the fence line of John Ware running 633 feet from Toe String Valley Road to the above described property.

TRACT TWO: (025-025.07)

BEGINNING at an iron pin, corner to now John Ware (formerly Bill Miller); thence South 38 degrees 00 minutes East, 137.7 feet to an iron pin, corner to now Powell (formerly Miller); thence South 51 degrees 40 minutes West, 175 feet to a point; thence North 38 degrees West, 69 feet to a point; thence North 33 degrees 00 minutes East, 192 feet along a fence to an iron pin, being the POINT OF BEGINNING, as per survey of William Roberts dated March 16, 1983 and August 29, 1983.

Being the same real estate conveyed to Marcus Fowler, Jr. and wife, Olivia Sanderson by Warranty Deed from Amy Rupe Wilkerson (f/k/a Amy Rupe) and husband, Eric Wilkerson dated June 19, 2023 and recorded June 22, 2023 in Deed Book 515, Page 336, Register's Office of Rhea County, Tennessee.

SUBJECT TO Any governmental zoning and/or subdivision ordinance or regulation in effect thereon.

Street Address: The street address of the property is believed to be 170 Cobalt Lane, Spring City, TN 37381, 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: 025 25.05 000 and 025 025.07 000

Current owner(s) of Record: Marcus Fowler, Jr. and Olivia Sanderson

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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