

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on October 23, 2025, at or about 2:00 PM, local time, at the front entrance of the McMinn County Courthouse, 6 East Madison Avenue, Athens, TN 37303, pursuant to the Deed of Trust executed by Christopher Burris, An unmarried man, to John Conson, Esq, as Trustee for Mortgage Electronic Registration Systems, Inc., as Nominee for Mortgage Solutions of Colorado, LLC dated May 11, 2018, and recorded in Book 1142, Page 734, in the Register's Office for McMinn County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the McMinn 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: Planet Home Lending, LLC

Other interested parties: None

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

Legal Description: Lying and being situated in the Third Civil District of McMinn County, Tennessee, in the City of Englewood.

Being Lot No. Two (#2) on the Plat entitled "Property of Ruth Payne", dated 6/1/95, being Drawing #95-109, signed by Troy R. Slack, Registered Land Surveyor, Tennessee #680, and recorded in Plat Cabinet B, Slide 114, in the Register's Office for McMinn County, Tennessee to which reference is here made.

Being the same property conveyed to the grantor herein by instrument of record in Warranty Deed Book 21L page 616 in the Register's Office for McMinn County, Tennessee from which this description has been taken.

Subject to any governmental zoning and/or subdivision ordinances or regulations in effect thereon.

Subject to all notes, drainage and/or utility easements and building setback lines as set out on recorded plat in Plat Cabinet B Slide 114 in the said Register's Office.

Street Address: The street address of the property is believed to be 13 Niota Road, Englewood, TN 37329, 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: 068H D 020.00

Current owner(s) of Record: Christopher Burris

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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