

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

Sale at public auction will be on December 19, 2025, 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 Ray Freed and Barbara Freed, Husband and Wife, to RESIDENTIAL TITLE & ESCROW LLC, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Dover Mortgage Company dated December 31, 2008, and recorded in Instrument No. 200901080041956, 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: U.S. BANK NATIONAL ASSOCIATION

Other interested parties: Barbara Freed; Capital One Bank (USA), N.A.; Citibank

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 Eastern Sixth (6) Civil District of Knox County, Lot 4-R of the Johnson Heirs Subdivision, a subdivision in Knox County, Tennessee, according to the replat of Lot 4 thereof, recorded on October 12, 1998 in Cabinet P, Slide 250 "A", in the Knox County Register's Office. Said replat is attached hereto as Exhibit "A" illustrating Lot 4-R. Said Lot 4-R-1 is expressly not a part of this conveyance.

THIS CONVEYANCE is made and accepted expressly subject to all applicable easements, setback lines, zoning laws, regulations and ordinances of municipal and/or governmental authorities and is further made subject to all restrictions, covenants, conditions, agreements, assessments, maintenance charges, leases, and previously conveyed or reserved mineral and royalty interests, if any, relating to the hereinabove described property, but only to the extent they are still in effect and shown of record in the hereinabove mentioned County and State including all utility and drainage easements as shown on the survey of Marshall Monroe, Surveyor, dated July 8, 1998. Said conveyance is also subject in part to that certain Joint Permanent Easements (Johnson Vista Way) as recorded in Deed Book 2261, page 144, and as shown on the subdivision plat recorded in Knox County Register's Office recorded in Cabinet P, Slide 59-"A" and further subject to Maintenance Agreement for that certain Joint Permanent Easements Approved by M.P.C. on October 8, 1998 recorded in Deed Book 2301, page 289.

BEING the same property conveyed to Ray Freed, married from Todd Dean Lawson, unmarried by Warranty Deed dated December 31, 2008 and recorded of record in Inst# 200901080041954 in the Register's Office for Knox County, Tennessee.

Included to-wit is a 2007 Oakwood 66 x 27 Manufactured Home with Serial #HDNC02 23508

Street Address: The street address of the property is believed to be 8023 Johnson Vista, Knoxville, TN 37938, 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: 037 17012

Current owner(s) of Record: Ray Freed

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](http://CapitalCityPostings.com).

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