

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 8, 2026, at or about 2:00 PM, local time, at the front entrance of the Sevier County Courthouse, 125 Court Street, Sevierville, TN 37862, pursuant to the Deed of Trust executed by Victoria Brooklyn Wiggins, an unmarried woman, to Charles E. Tonkin, II, as Trustee for Mortgage Electronic Registration Systems, Inc., as Nominee for Mortgage Investors Group dated December 27, 2023, and recorded in Book 6441, Page 746, in the Register's Office for Sevier County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sevier 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 Sevier 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 Sixteenth (16th) Civil District of Sevier County, Tennessee, being a 0.60 acre tract bounded on the northwest by Waldens Creek Road, being more particularly bounded and described as follows, to-wit:

BEGINNING on an iron pin located in the southeastern right of way line of Waldens Creek Road, said iron pin being located South 26 deg. 41 min. 00 sec. West 247.90 feet along said right of way line from an iron pin marking a common corner with Clabo (WD Bk 330, Pg 248), which point is 1.7 miles, more or less, from the intersection of Waldens Creek Road with Wears Valley Road; THENCE FROM SAID POINT OF BEGINNING, and with a new division line, South 60 deg. 46 min. 00 sec. East 191.77 feet to an iron pin; thence South 55 deg. 13 min. 37 sec. West 98.84 feet to an iron pin; thence South 71 deg. 22 min. 00 sec. West 95.00 feet to an iron pin; thence South 75 deg. 38 min. 00 sec. West 110.00 feet to an existing steel bar located in the southeastern right of way line of Waldens Creek Road; thence with said right of way line of Waldens Creek Road, North 28 deg. 00 min. 00 sec. East 235.20 feet to an iron pin marking the point of BEGINNING, containing 0.60 acre, more or less, as shown on survey of Michael K. Suttles, Registered Land Surveyor, No. 1452, entitled "Survey for Brenda and Dennis Grooms", dated August 24, 1988, revised May 20, 1990, bearing drawing no. B102P20.

Subject to a power/telephone easement crossing the western portion of the subject property as referenced in Book 3483, Page 720, in the said Register's Office.

Subject to an Affidavit of Detitle of record in Book 6441, Page 741, in the said Register's Office.

Being the same property conveyed to Victoria Brooklyn Wiggins by Warranty Deed from Terry Lynn Cantrell fka Terry Lynn Russell and husband, Terry Ray Cantrell, dated December 27th, 2023, of record in Book 6441, Page 743, in the Register's Office for Sevier County, Tennessee.

Included to-wit is a 1995 Radco 60x20 Poinie West Manufactured Home with Serial No. MY9535313ABF.

Street Address: The street address of the property is believed to be 2065 Waldens Creek Road, Sevierville, TN 37862, 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: 092 030.01

Current owner(s) of Record: Victoria Brooklyn Wiggins

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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