

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on February 24, 2026, at or about 2:00 PM, local time, at the front entrance of the Sullivan County Courthouse, 3411 Hwy 126, Blountville, TN 37617, pursuant to the Deed of Trust executed by Chris Matthes, single man, to Law Office of W. Derek Malcolm, as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Guaranteed Rate, Inc., its successors and assigns dated December 23, 2020, and recorded in Book 3420, Page 1293, at Instrument Number 20026319, and as modified June 20, 2023, in Book 3561, Page 1519, in the Register's Office for Sullivan County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Sullivan 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: Newrez LLC d/b/a/ Shellpoint Mortgage Servicing

Other interested parties: None

The hereinafter described real property located in Sullivan 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 Seventeenth (17th) Civil District of Sullivan County, Tennessee, known as 2513 Bay Street, and described as follows:

BEING a part of Lots 2 and 3 in Block 3 of the Delaney Addition to Bristol, Tennessee as shown by plat thereof that is of record in the Register's Office for Sullivan County at Bristol, Tennessee in Flat Book 1 at page 71, and more particularly bounded and described to wit:

BEGINNING at an iron pipe in the line of Lot 3 said block, said point of beginning being S 52° 30' W 375 feet from the intersection of the northwesterly line of Bay Street with the southwesterly line of Sunset Street; thence with said Bay Street S 52° 30' W 54.50 feet to an iron pipe; thence across Lot 2 said block, N 39° 34' W 145.4 feet to a post in the southeasterly line of an alley; thence with said alley N 52° 30' E 59.75 feet to a post; thence across said Lot 3 said block S 37° 30' E 145.3 feet to the point of BEGINNING.

And being the same property conveyed to Chris Matthes, single man, by Warranty Deed dated December 23, 2020, from Judy L. Hurd, which appears of record in the Office of the Register of Deeds for Sullivan County, at Blountville, Tennessee, prior to the recordation of this instrument.

The following information is for descriptive purposes only and shall not be construed as amending or altering the description set forth above in any way:

Street Address: The street address of the property is believed to be 2513 Bay Street, Bristol, TN 37620, 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: 020G-E-033.00

Current owner(s) of Record: Chris Matthes

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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